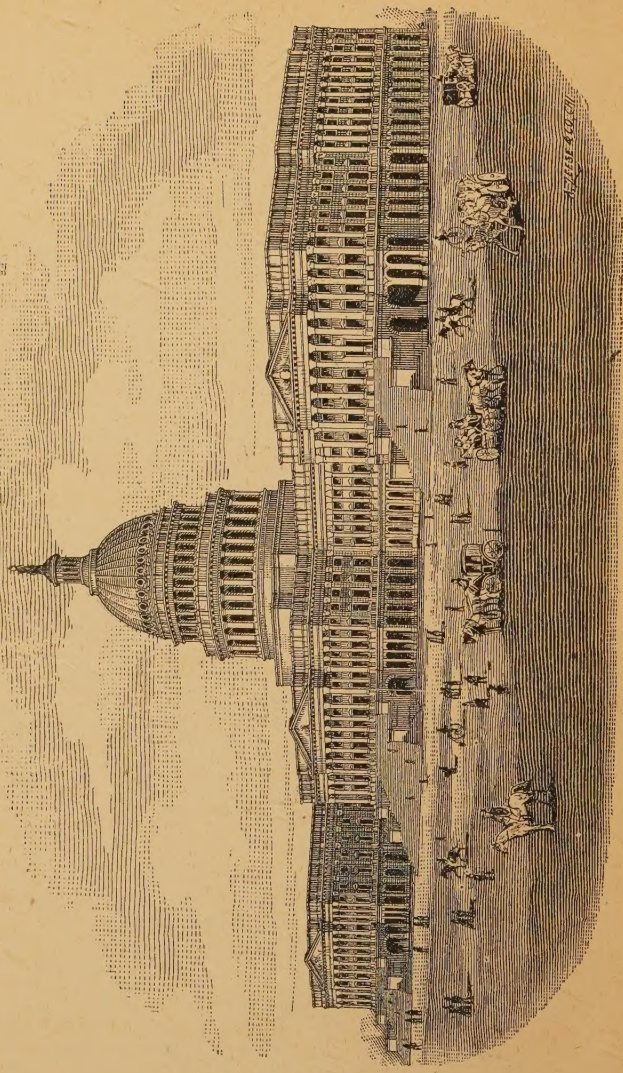




CAPITOL OF THE UNITED STATES.

BUSINESS POINTS

OR,

Things We Should Know.

FOR

THE BUSINESS MAN, THE FARMER, THE MECHANIC,
THE FINANCIER AND THE WAGE WORKER.

Carefully Compiled.

FULLY ILLUSTRATED.

CHICAGO:

THE NATIONAL MERCHANDISE SPECIALTY CO.

1893.

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INTRODUCTION.

BREVITY is not only the "soul of wit," but it is also the soul of desirable information. The day of "wisdom long drawn out" has passed away and will not return. To the busy person time is money, and, for the idle, information has little attraction. The book that is terse, pointed and pithy is the book that is read and prized.

We believe this volume possesses these requisites in a remarkable degree. The book contains no dead matter. From the title page to the end of the volume the pages are filled with facts, figures and general information, involving Law, both State and National, Commerce, Agriculture, Social Customs, Mercantile transactions and calculations, and the Rights and Wrongs of Civil life—all in a form carefully designed for practical utility.

BUSINESS DECALOGUE.

THIS is a practical and busy age. The dreamer, whose thoughts are in the clouds of abstraction, has small place in the world of to-day. The object of this book is to present in one volume the things most useful to know and have at ready command. It aims to be a helper in business, no matter what one's business may be. Business, like morals, has its ten commandments:

1. Be honest in thought, word and deed.
2. Be brave enough to say no if asked to do what your judgment disapproves.
3. Be diligent and persistent.
4. Remember time is gold, and neither squander your own nor that of others.
5. Economy lays the foundation of wealth; good judgment raises the superstructure.
6. Never ask or accept of others what you would not grant if asked of yourself.
7. Preserve your health by living according to the laws of nature and common sense.
8. Bear always in mind that the way to success is to deserve success.
9. Seek your own happiness and prosperity by making others happy and thrifty.
10. Be cheerful, kind, polite, and considerate of the rights of others, while mindful always that self-preservation is the first law of nature.

BUSINESS RULES.

AS in governments there is a constitution and statute laws, so in business there is a code as well as a decalogue. These rules might be indefinitely extended, but it is not necessary to go into all conceivable details. The first requisite of success is to understand whatever business one may be engaged in, or at least have an aptitude for it. Experience should go before responsibility, no matter how simple and easy it may seem to be. In choosing a vocation consider well before deciding, and having decided do not give it up, at least until you have given it a good trial. The following code has the sanction of business men of practical experience, and is not a mere collection of theories. They are compiled from reliable authorities:

Be strict in keeping engagements.

Do nothing carelessly or in a hurry.

Employ nobody to do what you can easily do yourself.

Leave nothing undone that ought to be done, and which circumstances permit you to do.

Keep designs and business from the views of others, yet be candid with all.

Prefer short credits to long ones, and cash to credit at all times, either in buying or selling.

Be clear and explicit in bargains.

Leave nothing of consequence to memory which can and ought to be committed to writing.

Keep everything in its proper place.

Hold it as a maxim that he whose credit is suspected is not to be trusted.

Avoid as much as possible all sorts of accommodation in money matters and law-suits where there is the least hazard.

Be economical in expenditure, always living within your income.

Keep a memorandum book in which to note every particular relative to appointments, addresses, and petty cash matters.

Be cautious how you become security for any person.

Let your generosity be tempered with judgment and guided by conscience.

JEFFERSON'S RULES.

THERE are ten rules for practical life which are attributed to Thomas Jefferson, and which are so very sensible that they deserve a conspicuous place in the memory. They run thus:

1. Never put off till to-morrow what you can do to-day.
2. Never trouble another for what you can do yourself.
3. Never spend your money before you have it.
4. Never buy what you do not want because it is cheap; it will be dear to you.
5. Pride costs us more than hunger, thirst and cold.
6. We never repent of having eaten too little.
7. Nothing is troublesome that we do willingly.
8. How much pain have the evils which have never happened cost us.
9. Take things always by their smooth handle.
10. When angry, count ten before you speak; if very angry, a hundred.



BUSINESS TERMS.

THERE are a good many words in the English language which either grew out of business as conducted in these later days, or that have acquired somewhat new meanings from commercial usage. The late H. B. Bryant, father of the Commercial College system, did much to promote a glossary of such terms. Many others have since proceeded upon the same line of thought, making changes here and there, but the original plan is still adhered to, and the following dictionary of business terms is substantially the Bryant idea.

Abatement. A discount made for damage, over-charge, or payment of a debt before it is due.

Accept. To acknowledge by signature, or agree to perform, according to the expressed terms.

Acceptance. A formal agreement by signature to pay a draft or bill according to its terms.

Accommodation. The loan of money or of a name, without any other consideration than favor.

Accommodation Paper. Notes or bills drawn to be discounted, and not founded on actual sale of goods or *bona-fide* indebtedness.

Account. A systematic record of *debits and credits*, under the name of a person, species of property or cause.

Account Book. A book containing accounts.

Account Current. A detailed statement of the transactions between parties for a certain period, showing what is the condition of affairs at the present time.

Account Sales. A detailed statement rendered by a commission merchant to his principal, showing the sales of certain goods, the expense attending the same, and the difference or *net proceeds*.

Accrue. To increase, to accumulate, as profits.

Acknowledge. To admit; as by letter to admit the receipt of money or goods; or by signature to certify to the genuineness of a deed or mortgage.

Acknowledgment. A receipt or admission.

Actuary. One skilled in annuities and insurance.

Acquittance. A release from debt or obligation; a written discharge or receipt in full.

Adjust. To put in order for settlement.

Ad Valorem. According to the value. *Ad valorem* duties are an impost of a certain *percentage* on the cost or value of the article imported. *Specific* duties are levied upon the quantity, measurement or weight; as so many cents or dollars per gallon, yard or pound, as the case may be.

Advance. Money paid before goods are delivered; increase of value in merchandise; moneys or acceptances from the commission merchant to the consignor before the goods are disposed of.

Adventure. An enterprise or hazard; goods shipped to be sold on account and risk of the shippers.

Adventure in Co. Goods sent to be sold on joint account of the shipper and the consignee.

Advice. Information communicated by letter; usually the announcement of goods shipped, or bills sent for acceptance.

Agent. One commissioned to do business for another.

Agreement. The meeting of minds; a contract.

Allow. To concede or discount an amount to be paid, as an abatement.

Allowance. A deduction from the gross weight of goods.

Amount. The sum total; the aggregate. *Gross amount* is the total without deduction; *net amount*, the total less deduction.

Answer. To be responsible for; to discharge a debt or obligation; to reply to a letter or query.

Application. Making a request; the formal preliminary process for obtaining insurance.

Apply. To appropriate in a particular way; as, applying proceeds in the payment of a specified debt.

Appraise. To set a price upon; to value.

Appraisement. Valuation of merchandise or other property.

Appraiser. One who sets a value upon goods; a government

official whose duty it is to examine and report the dutiable values of imported merchandise.

Appreciate. To raise the value of.

Apprize. Same as *appraise*.

Appropriation. A sum set apart for a certain object.

Arbitration. A method of settling differences in business matters by referring the affair in dispute to two or more disinterested parties.

Article. A clause in a contract; a distinct part of an agreement in writing; a particular commodity, as an article of merchandise.

Articles of Copartnership. The text of a copartnership contract.

Assets. Resources; the property or effects of an individual company, or corporation; used in contradistinction to liabilities.

Assignat. The name of the French paper issued by the government after the revolution; nominally 100 francs.

Assignee. A person to whom the affairs of an insolvent debtor are referred for settlement. An assignee is, in effect, a trustee for the creditors, his duty being to make the most out of the property for their benefit.

Assignment. The act or instrument by which the property and effects of an insolvent or embarrassed merchant are placed in the hands of an assignee.

Assignor. One who assigns or makes over his property and effects for the benefit of his creditors.

Association. A joint stock company.

Assume. To undertake or promise to perform any specified service.

Assurance. A species of insurance; as contracts under which a certain sum is to be paid on the death of an individual, or upon a contingency which is *certain* to occur.

Attachment. A legal process by which property in the hands of a party not the debtor may be levied upon for the payment of a debt.

Attorney. An agent; the authority under which an attorney acts is usually in writing, and under seal—called a “power of attorney.”

Audit. To examine and verify accounts.

Auditor. One who examines accounts; an officer of the government through whose hands all claims upon the treasury must pass.

Average. A fair sample; the adjustment of the proportion of loss sustained by insurers; the mean time for [the] payment of the whole of several sums due at different times.

Balance. Scales for weighing; amount remaining due on settlement; the difference between the debit and the credit sides of an account.

Balance of Trade. The difference between the value of the exports and imports of a country.

Balance Account. An account used to contain the balances of resources and liabilities, comprising an epitomized statement of the condition of a business.

Balance Sheet. A statement in condensed form showing the condition and progress of business.

Bona Fide. In good faith; honestly.

Bankable. Funds which are received at the bank at par value.

Bank Balance. Amount on deposit at bank subject to draft.

Bank-book. The book of a depositor in which each deposit is entered by the receiving teller, and which serves as the dealer's voucher.

Banker. A dealer in money; one who is entrusted with the funds of another.

Bank Hours. The time within which business is transacted at a bank, in most cities the hours between 10 A. M. and 3 P. M.

Bank-Notes. The promissory notes of a bank which are payable on presentation at its counter, and on that account called money.

Bankrupt. A person who is unable to pay his debts, or who is *broken up* in his business; the term usually applies to merchants or business men.

Banks. Corporate institutions chartered by State or Federal authority for the convenient transaction of monetary operations. They are authorized to receive money on deposit, to issue their own promissory notes, which pass as money; to discount paper, or lend money on security, etc. Their special privileges in these directions are granted upon the ground of the benefits which they

confer, and in consideration of certain guaranties upon their part which render them safe and reliable.

Bank Stock. The paid-up capital of a bank, usually divided into shares of a certain amount, for which certificates are given, and which may be transferred by assignment.

Bargain. A contract or verbal agreement; used oftentimes in the sense of an advantageous purchase.

Barter. To traffic or trade, by exchanging one commodity for another.

Bazaar. A word of eastern usage, signifying a place of exchange or general market place; a repository of fancy articles, especially of dress.

Bearer. The person bearing, holding or presenting for payment a note, draft or check. Bills payable to bearer are negotiable without endorsement.

Bill. An account rendered in items; a general term for negotiable paper, as Bills Payable, Bills Receivable, Bills of Exchange.

Bill-book. A book containing the particulars of all notes and drafts issued and received.

Bill Head. A printed form used by merchants for their bills and statements of account.

Bill of Exchange. A general designation given to drafts either foreign or domestic. A foreign bill of exchange is usually drawn in sets of three, and sent by different steamers or other modes of conveyance, so that at least one will be sure to meet its destination. The payment of any one of these cancels them all.

Bill of Lading. A written document signed by the proper officer of a vessel acknowledging the receipt of certain packages or quantities of goods, and promising to deliver the same "in like good order," at the place directed, dangers of the sea excepted.

Bill Parcels. A detailed account of goods sold.

Bill of Sale. An instrument given by the seller to the buyer, conveying his right and interest to and in the goods therein specified.

Bills Payable. Our notes and drafts payable to other parties.

Bills Receivable. Other people's notes or drafts in our possession made payable to us.

Bond. A written instrument under seal, binding the party who

executes it to perform certain expressed acts, usually to pay a certain sum of money at a certain time. The penalties for non-performance in a bond are usually placed at double the sum mentioned, for the purpose of covering cost of collecting, interest, etc.

Bondsman. One who is bound, or gives security for the faithful performance of any contract.

Book Debt. An entry or charge on a Ledger; called also an open account, in contradistinction to a written promise or note.

Brand. Technically, a mark made with a hot iron upon a cask or case; in common usage, a trade mark either written, engraved or printed, consisting of a simple device, picture, combination or name.

Breadstuffs. An American term applied to grain, flour, meal, etc.

Broker. An agent or middleman between buyer and seller; one who purchases or sells goods for others; a dealer in stocks.

Bull. A stock-exchange term applied to a person who, believing that a certain stock will rise in the market, makes his contracts upon that faith; contradistinctive of *Bear*, which signifies one who believes that a certain stock will decline in the market, and acts upon that belief. The contest between the *Bulls* and *Bears*, which creates such activity in the stock exchange, is an effort on either hand to realize the hopes upon which these transactions are based.

Bullion. A commercial name for uncoined gold and silver.

Bushel. A cylindrical vessel $18\frac{1}{2}$ inches in diameter and 8 inches deep inside. Its capacity is 2150 $\frac{1}{2}$ 42-100 cubic inches.

Call. Demand for payment of an installment due.

Cancel. □ To erase; to annul.

Capital. Money or other property invested in business.

Capital Stock. Money or other property invested in an incorporated company.

Choses in Possession. Personal things of which one has possession.

Choses in Action. Personal things of which the owner has not the possession, but merely a right of action for their possession.

Collateral. That which is by the side, and not the direct line. That which is additional to, or beyond a thing.

Common Law. That system of law, or form of the science of

jurisprudence, which has prevailed for ages in England and in the United States, in contradistinction to other great systems, such as the Roman or Civil Law. It is the unwritten law, as distinguished from the written or statute law. See *Statute Law*.

Contingency. That which may possibly come to pass; an event which may occur; a possibility; a casualty.

Contingent. Possible, or liable, but not *certain* to occur.

Capital Stock. A paid-in fund of a corporation or the amount of value which a man employs in his business.

Cash Account. A record of receipts and disbursements of cash in the form of an account.

Centage. A rate by the hundred.

Certificate. A written testimony, a voucher; as a certificate of stock, or certificate of deposit.

Certified Check. A check which has been certified by the bank upon which it is drawn, making the bank absolutely responsible for its payment.

Charges. Expenses incurred in purchasing, packing and shipping goods.

Check. An order on a bank for money drawn by one who has cash on deposit.

Check Book. A book of printed or engraved blank orders or checks.

Circulating Medium. Cash and bank notes payable on demand; the medium of exchange.

Clearance. A document from a custom-house officer permitting a ship to depart on her voyage.

Clearing House. A kind of banking exchange for the convenience of daily settlements between banks.

Clerical Error. An error in calculation or other accidental error on books or documents.

Coin. Pieces of metal stamped with certain impressions fixing their value as a medium of exchange.

Coinage. Assaying and converting metals into pieces of money or coins.

Commercial Paper. Bills of exchange, drafts or promissory notes given in the course of business.

Commission. A charge given or undertaken; percentage allowed on business done.

Commission Agent. One who buys or sells on commission.

Common Carrier. One who for a pecuniary consideration engages to transport the goods or merchandise of any who may choose to employ him, from one place to another. Common carriers are restricted and privileged by law both for their own and the public benefit.

Confidential Creditor. A creditor who from the peculiar character of his claims is preferred over the ordinary creditor in the fullness of payment.

Consignee. The person to whom goods are sent or consigned.

Consignment. Goods consigned to a correspondent or agent to be sold on account of the sender.

Consignor. The party who consigns or transmits goods.

Consumption. A using up; the quantity consumed.

Contraband. Trade carried on contrary to the laws of a country.

Contraband Goods. Articles prohibited by the laws to be imported or exported on certain conditions.

Copartnership. An agreement between two or more persons for joining in a business enterprise, each having a proportionate interest therein.

Corner. A term used to express a monopolizing arrangement entered into between dealers for the purpose of creating a fictitious value in any kind of produce, stocks or other commodity.

Corporation. Name applied to persons, usually several, authorized by law to transact business as an association or individual, under some name, as the *Amoskeag Manufacturing Co.*, *Pennsylvania Railroad Company*, the *New Haven Printing Association*.

Correspondent. One who carries on intercourse with another by letter.

Cost. That which has been expended in obtaining or producing an article.

Counterfeit. A spurious imitation or forgery.

Countermand. A contrary order.

Coupon. An interest certificate which is *cut off* when payment is made.

Credit. The opposite of debit; what is due to another; the

time given for payment of goods sold; reputation, pecuniary integrity.

Creditor. One to whom something is owing.

Credit System. The system of selling goods on time.

Currency. That which passes for money; usually applied to paper money.

Current. Passing freely from hand to hand as currency; now running.

Custom. The patronage or support of any establishment; the revenue duties levied on imported goods.

Customers. Those who are in the habit of purchasing from any concern, and who can be relied upon to do so.

Custom or Usage. That which has existed in practice among merchants or business men so long and uniformly as to be generally accepted in the place of written law. Common law is the embodiment of mercantile usage.

Customs. Taxes or revenue duties levied on goods exported or imported.

Dormant. Silent, not known, not acting.

Duress. Personal restraint, or fear of personal injury or imprisonment.

Damages. Claims against underwriters for amount of loss or injury, also against merchants on account of failure in whole or in part in fulfilling agreements, and from various other causes growing out of business.

Date. Statement in a letter or upon a bill of lading, or on books of account of the day of the month and year upon which the letter was written, or the transaction effected.

Day Book. The book upon which the consecutive transactions of a business are recorded; the book of original entry.

Days of Grace. The time usually allowed beyond the expressed time for the payment of negotiable paper. In nearly all States three days of grace are allowed on all written obligations unless otherwise expressly stated.

Deal. To trade or traffic; to buy or sell.

Dealings. Transactions between two or more persons.

Dealer. A trader in goods of any kind. The regular customers or depositors of a bank are called dealers.

Debenture. A certificate given by the collector of the port

of entry to an importer for drawback of duties on imported merchandise; duties on which when the merchandise is exported are to be refunded.

Debit. A term used in bookkeeping to express the left-hand page of a ledger.

Debt. That which one person owes another.

Debtor. One who owes.

Decimal. Any number expressed in the scale of tens.

Decimal Currency A currency based upon the decimal system, such as that of the United States.

Declined. Fallen in value.

Defaulter. One who is criminally deficient in his accounts.

Deficit. A deficiency; the difference between an accountant's statement of assets and the assets themselves.

Delivery. Transferring the possession of goods from one person to another.

Demand. A claim made for a debt due.

Deposit. Money paid on account of a purchase; money placed in a bank; gross amount to the credit of a dealer.

Discount. An allowance for prompt payment on a bill or debt not due; a sum paid by way of interest for the advance of money.

Discount Days. The days in the week in which the directors or the discount board of a bank meet to consider paper offered for discount.

Dividend. A division or share; proportional payment made to creditors out of the estate of a bankrupt; division of the profits received by stockholders from the earnings of a joint stock company.

Double Entry. The system of entry which secures the *entire* record of a transaction; so called because for every transaction there are at least two entries, one on the debit and one on the credit.

Draft. A deduction allowed from the gross weight of goods; the number of feet which a ship sinks in the water; an inland or domestic bill of exchange, which is a written order or request by one person upon another for the payment of a specified sum of money at a specified time.

Draw. To make a draft.

Drawback. The paying back of duties by the government on the exportation of imported goods.

Drawee. The person on whom the draft or bill is drawn.

Drawer. The party who makes the draft, or who requests that the payment be made.

Due Bill. A written acknowledgment of debt; not transferable by mere endorsement.

Duties. A tax levied by the government on imported goods; money paid to the government on imports and exports.

Element. One of the simplest parts or principles of which anything consists; one of the fundamental or essential ingredients.

Estate. The degree, quantity, nature and extent of interest which a person has in real property.

Estopped. A preclusion of a person, arising from previous conduct, from asserting a fact inconsistent therewith. A man is estopped from contradicting what he has once avowed. A conclusive admission, which cannot be denied or controverted.

Executed. As applied to contracts, signifies already done, or accomplished, or performed.

Executor. One who is appointed by a testator, or by the court, to carry into effect the provisions of a will.

Executory. Yet to be performed.

Earnest. Money paid to the seller by a purchaser to bind a verbal bargain; delivery of part of the goods sold to bind the contract.

Easy. Not pressed for money.

Effects. Movable property; available funds.

Embezzling. Fraudulently appropriating money or goods entrusted to his charge by a clerk or employe.

Engagement. An obligation or contract entered into.

Entry. The record of any business transaction.

Exchange. The place where merchants of a city meet to transact business; a term used to designate that kind of mercantile transactions by which merchants pay debts to distant creditors without transmitting money.

Exchange Broker. One who negotiates foreign bills of exchange.

Excise. Taxes or duties on articles produced and consumed at home; internal revenue tax.

Exhibit. A transcript of ledger balances; a written statement of the affairs of a merchant.

Export. To send goods to a foreign country.

Export Duty. A duty imposed by some governments on the exportation of certain kinds of merchandise.

Exporter. One who sends goods to a foreign country.

Exports. The articles exported or sent out of the country.

Extension. An agreement on the part of a creditor to allow further time for the payment of a debt; the extending of the various items of a bill to the final dollar and cent column.

Factor. An agent employed to sell goods or merchandise consigned or delivered to him, by or for his principal, for a compensation commonly called factorage or commission.

Face. The exact amount expressed on the face of a bill or other mercantile paper, without addition for interest or reduction for discount.

Failure. Suspension of payment; inability to meet mercantile engagements.

Fixtures. That part of the furnishing of a store or office which is not movable, such as gaspipes and burners, partitions.

Flat. Dull of sale; a stock exchange term used to express the price of bonds, etc., when the sales are made without reference to accumulated interest.

Footing. The expressed amount of a column or columns of figures; adding up columns of figures.

Forced Sales. Sales of goods made under necessity or compulsion.

Foreign Bill of Exchange. A bill drawn by a person residing in one country or State upon a person residing in another country or state.

Forgery. A fraudulent or counterfeit imitation or deception practiced in making or uttering a false note, bill of exchange, or other instrument; altering a note, check or order with fraudulent intent.

Gain. Profit; increase in wealth.

General Order Store. A government bonded warehouse to which, under a "General Order," all foreign merchandise is sent that is not claimed by the owner or consignee within a certain number of hours or days after the arrival of a vessel in port.

Go-between. Agents for both parties.

Good Will. The interest which attaches to an established business, and which is supposed to inhere in it whoever may be its proprietor. The *good will* of a business is often as much a matter of purchase and sale as any other commodity. Its value depends upon the probability that force of habit or other cause will induce its former patrons to continue their patronage.

Grace. See *Days of Grace*.

Gross. Twelve dozen; the great gross is 12 times 12 dozen.

Gross Weight. The total weight of goods and boxes, bags or chests in which they are packed.

Guarantee. He to whom a guaranty is made; a promise to answer for the payment of some debt, or the performance of some duty, in case of the failure of another person, who is, in the first instance, liable to such payment or performance.

Guarantor. One who makes or gives a guaranty; one who engages to secure another in any right or possession.

Guaranty. An undertaking to answer for the performance of a contract or the payment of a debt or duty of another in case of the failure of such other to pay or perform.

Handbills. Advertisements printed on small sheets to be distributed by hand or posted in public places.

Hand Money. Money paid by the purchaser at the closing of a contract or sale.

Intestate. Dying without having made a valid will; a person who dies without making a valid will.

In Toto. In the whole, altogether; entirely.

In Transitu. In a state of transition; going from one place to another.

Implements. Tools or instruments of whatever sort which serve the purposes of workmen in their proper occupations.

Impost. A duty or tax levied by government on goods imported.

Improvement. Advance in prices, brisker demand for goods, an alteration for the better in the quality of goods.

Income. Total amount of earning and receipts of money from all sources.

Income Tax. A tax laid upon the income of a person or corporation beyond some prescribed amount which the law exempts.

Indemnification. The act of securing against loss, damage or penalty; reimbursement of loss, damage or penalty.

Indemnity. A guarantee against loss.

Insolvency. Bankruptcy.

Installment. A part of a sum of money paid or to be paid at a particular time.

Instant. A day of the present or current month.

Instructions. Orders given by a principal to his agent in relation to his agency.

Insurable Interest. An interest which one has in ships or goods without having any right of control.

Insurance. A contract whereby, for a stipulated consideration, called a premium, an insurance company indemnifies the party insured against loss or injury to certain property or interests; the rate paid for indemnity.

Interest. A share in the business or its profits; a sum paid for the use of money; literally, *the use of money*.

Interest Account. The account on a ledger which shows the amount paid and received for the use of money.

Internal Revenue. That part of the revenues of our government which is collected in the form of internal duties.

Inventory. A list of merchandise usually made out at certain periods of the business year, for the purpose of knowing the quantity and value of unsold merchandise, in order to ascertain the condition of the business.

Invoice. A written account or bill of merchandise bought; a bill of items.

Involved. Embarrassed by debts.

Joint Tenants. Two or more persons to whom are granted lands or tenements to hold in fee-simple, fee-tail, for life, for years, or at will. The right of survivorship belongs to an estate thus held.

Judgment Note. A note given in the usual form, and containing in addition a power of attorney to the payee, or other person, to appear and confess judgment for the sum therein contained, against the maker.

Joint Stock. A stock or fund formed by the union of several shares from different persons.

Journal. A book of consecutive business record, usually the medium between the Day-book or Blotter and the Ledger.

Junior Partner. The youngest member of a firm; one who acquires an interest in an established business.

Kiting or Kite-Flying. Exchanging checks on different banks for the purpose of obtaining the use of money for a single day.

Lien. A hold or claim which one person has on the property of another, as a security for some debt or charge.

Lease. A contract for the occupation of a store or other building. Leases are usually in writing and run one year or more.

Legal Tender. The name given to those notes which the government has declared shall be received in the payment of all ordinary debts.

Letter-book. The book in which letters are transcribed or copied.

Letter of Advice. A book containing information of a shipment of goods, of a bill of exchange being drawn on the party addressed, or of some act done by the writer of the letter in which the person to whom it is written has an interest.

Letter of Attorney. A writing by which one person authorizes another to act in his stead, commonly called power of attorney.

Letter of Credit. A letter authorizing credit to a certain amount of money to be given to the bearer.

Liability. A debt or other legal claim against a person.

License. Legal permission to do a certain act, such as selling goods, etc.

Lloyd's. A marine insurance association or society of underwriters in London.

Lloyd's Register. A volume published annually which gives information respecting vessels, their class, place, where built, materials, owners, etc.

Loan. That which is lent for a temporary purpose.

Loss and Gain. A term used in general to express fluctuation in value. As applied to an account it means a collection of the particular losses and gains of a business, the result of net loss or net gain being shown by either side,

Maturity. Arrival of the time fixed for payment; termination of the period which a demand has to run; becoming due.

Manifest. List of a ship's cargo.

Mark. A letter, number or device put upon boxes or packages shipped, or upon manufactured goods, to distinguish them from others; a trade mark.

Mart. A place of sale or traffic.

Mercantile Agency. A concern whose business it is to procure information relating to the standing and credit of country merchants for the use of city merchants or others with whom they deal.

Mercantile Paper. Notes or acceptances given by merchants for goods bought or received on consignment. This term is contradistinctive from accommodation paper, elsewhere explained.

Merchandise. A general name for goods bought and sold by merchants.

Merchantable. Salable; without defect; up to a standard in the material and manufacture.

Merchant Marine. A collective term for the ships, vessels and steamers licensed and registered by any government to engage in commerce.

Metallic Currency. Silver and gold coins forming the circulating medium of the country.

Metric System. A system of weights and measures based upon the idea of employing as the unit a uniform standard, the multiples and subdivisions of which should follow in decimal progression.

Mint. A place established by the government where money is coined.

Money of Account. The denomination in which accounts are kept, in any country or locality; the standard by which values are measured.

Money Order. An order on a third requesting him to pay the person named a certain sum of money; not negotiable.

Monopoly. The sole power of dealing in any species of goods or of dealing with a country or market, obtained either by engrossing the articles in market by purchase or by a license from government.

Mortgage. The transfer of property to secure the payment of debt.

Negotiable. Applied to a contract, the right of action on which is capable of being transferred by delivery, or indorsement and delivery.

Negotiation. The deliberation which takes place between the parties touching a proposed contract.

Nominal. Existing in name only.

Negotiable Paper. Notes, drafts or other written obligations which are transferable and pass readily from hand to hand.

Negotiate. To propose or consider terms with a view to a bargain or agreement.

Net. The exact amount or weight without the bag, box or covering.

Net Proceeds. The actual return after deducting all charges and expenses.

Net Profits. The clear gain or result after deducting the losses from the gains.

Net Weight. The exact weight of merchandise without case or covering.

Note. A written obligation to pay money or goods.

Overt. Open to view, apparent, not covert or secret; manifest.

Old Accounts. Unsettled bills, or open ledger balances of long standing.

On Sale. Goods held and for sale by a party other than the owner; merchandise left by the owner with another person for sale.

Open Account. A running or unsettled personal account.

Option. A stock-broker's term for the privilege of taking or delivering at a future day a certain number of shares of a given stock at a price agreed upon.

Outstanding Accounts. The book debts and claims which are yet to be collected.

Over. Surplus; cash on hand not accounted for; money not required for the day's payment.

Over-charge. A charge at a higher rate than that implied or agreed upon, or than the usual rates.

Over-drawn. To draw for a greater sum than one's credit balance in a bank or with a banker.

Over-due. A note or obligation remaining unpaid after the time specified for its payment.

Over-stock. A supply beyond the demand.

Over-trading. Buying goods beyond the means of payment, or beyond the demand for them.

Owe. To be in debt.

Prima Facie. On the first view of the matter.

Panic. A financial crisis among business men, generally the result of over-trading and speculation.

Paper Currency. A circulating medium, composed of government or bank notes, which represent money.

Par. Equality in nominal and actual exchange.

Par of Exchange. The value of a coin or money of account of one country expressed in the standard of another. To ascertain the par of exchange between sterling and United States currencies, get the value of a pound sterling in "greenbacks."

Pass Book. A book in which a trader enters articles bought on credit, and then passes or sends it to the creditor for his information. Bank pass book.

Pawnbroker. One who lends money on pledge or the deposit of goods.

Pay. To discharge a debt; to make suitable return for expense or trouble.

Payable. Justly due.

Payee. The one in whose favor a note or bill of exchange is drawn, or who is to receive the money.

Payment. The discharge of a debt; that which is paid.

Personal Effects. Wearing apparel and other personal property in actual use.

Petty Cash Book. A book containing a record of small receipts and disbursements.

Policy. The writing or instrument in which a contract of insurance is embodied.

Premium. The sum paid for insurance or indemnity; advances above par value.

Price Current. A list of merchandise, with market price.

Price List. A written or printed list of articles for sale, with prices attached.

Principal. An employer; the head of a commercial house; the sum on which interest accrues.

Profit and Loss. See *Loss and Gain*.

Promissory Note. A written promise to pay to a person named at a specified time a certain sum of money unconditionally.

Pro Rata. A proportional distribution.

Protest. A formal notice to the sureties of a note or draft stating that the same was not paid at maturity; or to the drawer of a draft stating that the same was not accepted upon presentment.

Provisions. In the prices current of England and the United States under this head are included butter, cheese, beef, pork, bacon, shoulders, hams and lard.

Quasi. As if; in a manner; in some respects.

Quarantine. Restraint of intercourse to which a ship is subjected, upon the supposition that she may be infected with disease.

Quotations. The published current prices of stocks, bonds, produce, etc.

Real Estate. A term which is applied to land in its most enlarged signification, including everything that legally passes with it in making conveyance of the land.

Receipt. A written acknowledgment of having received money or some other valuable consideration.

Receipt Book. A book in which receipts are taken for the payment of money.

Rent. Amount paid for the privilege of occupying another's premises.

Resources. Any species of property having a money value.

Retail. To sell in small quantities.

Retire. To take up one's notes before due; to relinquish business.

Revenue. The annual income of a state or nation from all sources.

Secondarily. A term applied to the liability of an endorser of a note, or the drawer of a bill, signifying that he is only *conditionally* liable, the maker of the bill or acceptor being primarily or first liable.

Specialty. A writing sealed and delivered under some agreement.

Sale. The transfer of property from one person to another for a price paid or to be paid.

Sales. Much used to indicate the extent of business transacted for a given period, or to indicate relatively the general business of a commercial house.

Sample. A small quantity, or piece of any kind of goods used to show the quality of the whole.

Seller's Option. A term mostly confined to the sales of stocks, for a sale which gives to the seller the option of delivering the article sold within a certain time, the buyer paying interest up to delivery.

Selling Out. Disposing of the entire stock, usually to close the business.

Set-off. One demand placed against another.

Short. Deficient in ready money; a term used by brokers when they sell stocks, or other property without owning them, the intention being to buy before the day of delivery at a less price than the present ruling rate.

Shrinkage. A reduction in the bulk of measurement.

Sight. Usually the time of presenting a bill to the drawee.

Sight Draft. A draft drawn payable *at sight*, or on presentation to the drawee.

Signature. The name of a person written by himself.

Simple Interest. Legal interest on the principal only, not interest on the interest.

Sink. To lower in amount or value.

Sinking Concern. A business establishment, or firm continually losing money.

Sinking Fund. A fund set apart from earnings, or other sources of income, for the redemption of debts of government, or of a corporation.

Sleeping Partner. Silent; one who has an interest in the profits without letting his name appear, or taking any part in the business.

Specie. Gold, silver or copper coined by authority, and used as a circulating medium of commerce.

Speculate. To purchase with the expectation of a contingent advance in value; and a consequent sale at a profit.

Standard. That which is established by authority or custom, as a rule or measure of quantity.

Sterling. The current standard money of Great Britain.

Stock. Capital in trade; the title of the proprietor of the business.

Stock Account. A ledger account representing the proprietor and showing the net investment.

Stock Exchange. A place where brokers and bankers meet daily to buy and sell stock, bonds, etc.

Stockholder. One who holds shares in the capital stock of a joint-stock company.

Stock-in-trade. The property of a merchant which is actually employed in his business; the goods kept for sale.

Stock Market. The state of demand for stocks.

Stock on Hand. Unsold merchandise.

Stocks. Shares in the capital stock of a joint-stock company.

Stoppage in Transitu. The seller of goods on credit resuming possession after their shipment, before they get into the actual possession of the buyer.

Stopped Payment. Equivalent to the term failure; as when a merchant fails, or ceases to pay his notes or liabilities.

Storage. Amount paid for the privilege of storing goods in another person's warehouse.

Surety. A person who binds himself to pay a sum of money, or perform some act in case of the failure of another to do so.

Survey. An examination into the condition of a ship or its cargo.

Suspend. To stop payment.

Tacit. That which, although not expressed, is understood from the nature of the thing, or from the provision of the law; implied.

Testator. The person who has made a valid will.

Tort. A private or civil wrong or injury.

Tare. A deduction made from the weight of goods on any account.

Tariff. A rate of duty fixed by law on imports and exports.

Ten-forties. One of the first loans of the government during the war, so-called because of the privilege of the government to take it up in *ten* years, or to let it remain *forty* years, at its own option.

Terms. The condition of a sale, or agreement.

Trade Discount. An allowance or discount made to a dealer in the same trade.

Trade-mark. A device, writing, or ticket put upon manufactured goods to distinguish them from others, and protect the manufacturer from fraudulent imitations.

Trade-price. The price at which goods are sold to those in the same trade.

Trans-ship. To transfer merchandise from one conveyance to another.

Transportation. Carrying from one place to another.

Treasury Notes. Notes of various denominations issued by the government, and received in payment of all dues, except for duties on imported goods.

Treaty. An agreement between two nations made with a view to extend the commercial intercourse of the contracting parties. The President of the United States has power to make treaties with foreign governments, with the concurrent vote of two-thirds of the Senate.

Underwriter. One who insures a vessel or cargo; so-called because he underwrites his name on the conditions of a policy.

Unmerchantable. Unsalable from any cause.

Unseaworthy. Not fit for a voyage.

Unsound. Merchandise, the value of which is impaired.

Usury. The taking of more than legal interest for the use of money.

Valid. Of binding force; strong; effectual.

Vendee. One who purchases a thing; one to whom a thing is sold.

Vendor. A seller; a vender; the one who sells a thing.

Void. That which has no force, or effect.

Voidable. That which has some force, or effect, but which, in consequence of some inherent quality, may be legally annulled or avoided.

Valuation. The estimated worth of a thing.

Value. To estimate the worth of.

Value Received. A phrase usually, but not necessarily, forming a part of the body of a promissory note, or bill of exchange, to denote that a consideration has been given for it.

Venture. A term used by seamen, and sometimes by owners and captains of vessels, for adventure.

Vouchers. Receipts, memoranda, entries or documents, the production of which establishes a fact.

Waiver. The relinquishment, or refusal to accept of a right.

Warranty. A covenant of security; a promise, or stipulation by deed; insurance against defects; assurance.

Waste. Refuse; chippings, remnants, etc.

Wastage. Shrinkage, loss in handling, etc.

Way-bill. A document containing a list and description of goods sent by a common carrier by land.



BUSINESS ABBREVIATIONS.

FOR the facilitation of accounts and correspondence in business, certain abbreviations, common to all, are employed. They should not be used indiscriminately, especially in correspondence. Be sure the person addressed would understand them. Those sanctioned by good usage are as follows:

A.

@—At.
 Acc't. or %—account.
 Amt.—Amount.
 Ans.—Answer.
 Apr.—April.
 Ass't'd.—Assorted.
 Aug.—August.

B.

B.—Bank.
 Bal.—Balance.
 B. Rec.—Bills Receivable.
 B. Pay.—Bills Payable.
 bbl.—Barrel.
 Bot.—Bought.
 Brot. or brot.—Brought.
 bu.—Bushel.
 bgs.—Bags.
 bls.—Bales.
 B. O. or b. o.—Buyer's option.
 bxs.—Boxes.

C.

%—Care of.
 ¢.—Cents.
 C. B.—Cash Book.
 Cap.—Capital.

Chgd—Charged.
 Co.—Company.
 C. O. D.—Collect on Delivery.
 Com.—Commission.
 Cr.—Creditor.
 Cwt.—Hundred-weight.

D.

D or d.—Dollar.
 Dec.—December.
 do.—The same.
 Dep.—Deposit.
 Dft.—Draft.
 Dis.—Discount.
 doz.—Dozen.
 Dr.—Debtor.
 d's.—Days.

E.

E. E.—Errors excepted.
 Exch.—Exchange.
 E. & O. E.—Errors and omissions excepted.
 Eng.—English.
 Ex.—Example.
 Exp.—Expense or expenses.

F.	No.—Number.
Feb.—February.	Nov.—November.
fig'd.—Figured.	N. P.—Notary public.
For'd.—Forward.	O.
fol.—Folio.	Oct.—October.
frt.—Freight.	oz.—Ounce, ounces.
Fr.—Francs.	P.
ft.—Feet.	p.—Page.
G.	pp.—Pages.
gal.—Gallon.	P. B.—Pass Book.
gr.—Grain or Gross.	pay't.—Payment.
H.	Pd.—Paid.
hf.—Half.	per.—By.
hhd.—Hogshead.	pr.—Pair.
I.	pcs.—Pieces.
Ins.—Insurance.	pts.—Pints.
I. B.—Invoice Book.	prem.—Premium.
inst.—Instant (present month.)	Q.
int.—Interest.	Qr.—Quarter.
inv.—Invoice, inventory.	qts.—Quarts.
I. O. U.—I owe you.	R.
J.	R. R.—Railroad.
Jan.—January.	Rec'd or rec'd—Received.
L.	Rec't.—Receipt.
lbs.—Pounds.	S.
Lcd.—Ledger.	Sept.—September.
M.	Sh.—Ship.
M.—One thousand.	Sunds.—Sundries.
Mar.—March.	Schr.—Schooner.
Mdse.—Merchandise.	Shp't.—Shipment.
mo.—Month.	S. O. or s. o.—Seller's Option.
MS.—Manuscript.	Str.—Steamer.
MSS.—Manuscripts.	T.
N.	Treasr.—Treasurer.
N. B.—Note Book. Take particular notice.	Treas.—Treasury.
	trcs.—Tierces.

U.	£.—Pound.
ult.—ultimo (last month.).	%.—Per cent.
U. S.—United States.	#.—Number.
Y.	+.—Sign of addition.
yds.—Yards.	—.—Sign of subtraction.
yr.—Year.	×.—Sign of multiplication.
	÷.—Sign of division.
SIGNS.	=.—Sign of equality.
\$—Dollar.	1 ¹ .—One and one-fourth.
".—Ditto (the same).	1 ² .—One and two-fourths.
	1 ³ .—One and three-fourths.

In this connection may also be given the characters which are to arithmetic what the foregoing abbreviations are to letters and bookkeeping.

= *Equal*; as 12 inches = 1 foot, or $4 \times 5 = 20$.

+ *Plus or more*; signifies addition, as $3 + 5 + 7 = 15$.

— *Minus or less*; signifies subtraction, as $12 - 4 = 8$.

× *Multiplied by*; signifies multiplication, as $8 \times 7 = 56$.

÷ *Divided by*; signifies division, as $56 \div 8 = 7$.

: :: : *Proportion*; as $2 : 4 :: 8 : 16$; that is, as 2 is to 4 so is 8 to 16.

√ Prefixed to a number denotes that the *square root* of that number is required, as $\sqrt{36} = 6$.

³√ Prefixed to a number denotes that the *cube root* of that number is required as ³√27=3.

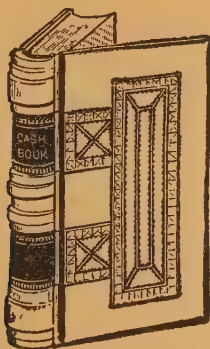
² Added to a number signifies that the number is to be *squared*, as 4² means that 4 is to be multiplied by 4.

³ Added to a number signifies that the number is to be *cubed*, as 4³ means $4 \times 4 \times 4 = 64$.

. *Decimal point*, when prefixed to a number, signifies that that number has a unit (1) for its denominator, as .1 is $\frac{1}{10}$, .2 is $\frac{2}{10}$, .12 is $\frac{12}{100}$, .125 is $\frac{125}{1000}$, etc.

° Signifies degrees; ' minutes, and " seconds.

HOW TO KEEP BOOKS.



EVERYBODY who can write at all writes letters, but take the country through and only a small per cent, a very small per cent, of those who can write, and are in some sort of business, too, keep any sort of account-book, and, of those who do, not many do it in a systematic and thorough way. It is not necessary, ordinarily, to understand all the intricacies of double entry and scientific book-keeping, and it is no part of the present purpose to teach professional book-keeping—only such accounting as everybody, whatever his mode of life or employment, ought to practice.

There are a great many kinds of blank-books to be had, and almost as cheaply as plain paper. It would be well to supply one's self with such book or books of account as would be most convenient, remembering that the great object of book-keeping is to be able to

determine what one is really doing in business, what money he receives and pays out, whom and what he owes and who are owing him, what business he is doing, in detail and in the aggregate, at what profit or loss, as the case may be, and that also in detail and in the aggregate.

Many a poor man finds he is all the time in debt, instead of getting ahead a little all the time, because there is a leak somewhere which he would stop if he could only put his finger on the spot. Many a business man does a large business at a good profit, apparently, but some day wakes up a bankrupt, because there was a defect in his calculations which a thorough knowledge of his affairs would have disclosed. Had he known about it in time he would have pulled himself together and been saved from failure. Account-books well kept must also be well understood. There is no use in having the notations if they are not to be studied and heeded.

The simplest form of book-keeping is the day-book, or book for the entry of all business transactions in the order of their occurrence from day to day. On one side is the credit account, on the other the debtor, or, receipts and expenditures. That book wants to be posted or footed every day, week or month, according to the circumstances of the case. The merchant must take off his daily accounts on his ledger every day, but a good many men can afford to figure up less frequently. Common sense must govern and determine this matter.

In trade a cash-book is usually employed for strictly cash deals, and an index is needed for the convenience

of reference. In making debtor entry the word "to" is often prefixed, as in making a credit entry the word "by" is employed to avoid mistakes. Here is an example from a country merchant's accounts :

CHICAGO, MONDAY, JAN. 2, 1893.

	Began business with assets and liabilities as below stated:			
	John Doe, Cr.			
	By Cash on hand,	300		
1	Stock of Goods as per inventory	700	1090	
	James Bucklin, owes me on acc't	90		
	Dr.			
1	To amount due John Leslie,		50	
	James Bucklin, Dr.			
2	To amount due me as above,		90	
	John Leslie, Cr.			
3	By amount due by me as above,		50	
	Monday, Jan. 6th.			
4	Jefferson Jones, Dr.			
	To 17 lbs. Coffee at 19c,	1 33		
	" 1 " Tea	75		
	" 7 " Sugar at 13c,	91	2 99	
	Tuesday, Jan. 7th.			
5	Mrs. Josephine Darwin, Dr.			
	To 1 doz. Pairs Hose,	4 56		
	" 5 yds. Linen at 50c	2 50		
	" 1 Fancy Fan	2	9 06	
	Wednesday, Jan. 8th.			
6	John Fisher, Dr.			
	To 1 set Harness,		28	
	John Fisher, Cr.			
6	By Cash on acc't,		16	
	Friday, Jan. 10th.			
2	James Bucklin, Cr.			
	By Cash on acc't,		50	
	Wednesday, Jan. 16th.			
3	John Leslie, Dr.			
	To paid him Cash in full,		50	
	Tuesday, Jan. 22d.			
7	John R. Samson, Cr.			
	By 103 lbs. Butter at 15c,		15 45	
	Jefferson Jones Cr.			
4	By overcharge in price of Coffee, p 20,			
	7 lbs. at 2c,	14		
	" Cash in settlement,	2 85	2 99	

The above is a day-book entry. Here follows a leaf from the ledger.

4. The next step is to carry to the credit of their respective accounts the value of such unsold or other property as has not been credited by sales or otherwise—the *Inventories*. In business there are frequently several accounts in which the balances unsold, on hand (or *accumulated*, as in the case of Interest), and not shown in the account, that are so treated. For instance: If there is remaining on hand Merchandise to the value of \$2,500, that sum must go to the credit of that account. The reason for this is that Merchandise has been debited with all on hand at beginning business, and with all the purchases since; it has also been credited with all sales; it lacks only the value of that unsold, which was charged to the account when it was bought, to show the loss or the gain. The words *By Balance* are used because the unsold goods are a *resource*. In Interest Account, where interest has accumulated both in favor of ourselves and others, it is better to carry in both, *To Balance*, the liability, and *By Balance*, the resource. Thus we have expressed in these the interest we *owe* that has not been *debited*, as well as the interest, our *due*, that has not been *credited*.

5. Begin with all these accounts to which inventory balances have been carried, and close them up first. The difference in the sides, if any, will show a gain or a loss; either that the account has produced more than it has cost, or *vice versa*. The closing entry (in red ink) expressing this difference, is *To*, or *By*, *Loss and Gain*. These finished, take the other accounts in the Ledger not closed, omitting Stock or Partners' Accounts, closing *By*, or *To*, *Balance*, if a *resource* or a *liability*, and *To*, or *By*, *Loss and Gain*, if there is a *loss* or a *gain*; rule, and bring down the totals.

The *loss and gain* red-ink entries in the several accounts are now all carried in black ink to the opposite sides of Loss and Gain, and the "*balances*" to the Balance Account. When this is done the first will exhibit all the gains and losses of the business under one head, and the latter, all the resources and liabilities.

6. Loss and Gain Account is now closed in red ink, *By* (or *To*) *Stock*, because the investment has been increased if there has been a gain, or diminished by the loss, and carry this to Stock, in black. In a partnership each partner is credited or charged with his Proportion.

7. All the accounts are now closed except *Stock* and *Balance*. Take the difference between the sides of Stock Account, and enter in red ink, *To*, or *By*, *Balance*. This goes to Balance, in black, and completes the process of closing the Ledger.

Red ink is used for all balances that are to be carried to another account. When the entry goes to the other account it is written in black. This rule is purely arbitrary, but very convenient.

It is always a good practice for every man to have a private account-book of his own, no matter how many book-keepers there may be in the business. He wants to know where he, himself, individually stands. As in ordinary conversation, it is wise to "keep something to yourself" ye scarcely tell to any," so in business, have a private ledger. It is unnecessary to give any form, for it would vary according to the business. Only it should be exact and complete, without being cumbered with non-essential details.

Often in litigation account-books are introduced in evidence. Many a successful lawyer has owed his getting on in his profession to his facility in going through and understanding a set of books. An eminent judge once exclaimed in his vexation over his own inability to understand book-keeping: "Double-entry is an invention of the devil to help rascals rob honest men and not get caught at it by the courts." But the difference between single and double-entry is not hard to see. In the former the account opened is with the individual only, but in the latter it is also with cash, expenses, bills receivable, merchandise, real estate, stocks, bonds, or whatever things enter into the business transacted.

In that way the book shows all the time what is

the condition of every part of the business, just what is being gained or lost on the classes of things purchased and sold, the amount due on notes and bills, as well as from and to persons, the expenses and everything else it is desirable to know. And all this is as simple and as easily arranged by the book-keeper as the most imperfect system of single-entry. It would be almost impossible to do business intelligently on the present scale were it not for double-entry. These different accounts are explained substantially as follows in all text-books on book-keeping :

CASH ACCOUNT.

This account should show all the receipts and disbursements of cash, and the balance on hand. It is debited with all cash *received* and credited with all *paid out*. The difference between the amount that has *come in* and that which has *gone out* will be the *amount of cash on hand*, or "balance." *The amount of cash on hand should agree with the difference between the sides of the account.* The Cash Book should be closed every night.

PERSONAL ACCOUNTS.

All personal accounts show the relation of the individual, company or corporation to our business, whether they owe us, or we owe them. They are debited with all they buy or receive on account, and credited with all we buy or receive from them. The difference between the sides of the account will show the balance due us or them. If the *debit* be the larger, the person or company owes us; if the *credit*, we owe him or them.

MERCHANDISE.

This account is intended to show the amount *paid* and *received* for goods, and the *gain* or *loss* resulting from dealing therein. All merchandise purchased is *charged* to the account; and all goods sold, as well as the balance remaining on hand, whenever books are closed, *credited*. Separate accounts may be opened for different classes of merchandise, such as Dry Goods Account,

Groceries Account, or all may go under the title of merchandise.

BILLS RECEIVABLE.

This account shows the notes received by us in the course of business. It is *debited* with all notes and drafts given us, and credited as these are paid, or endorsements made thereon. The difference between the sides should show exactly the amount due on all negotiable time-bills. These are always debited and credited with the sum expressed on their face; if more or less is received the amount goes to "Interest and Discount."

BILLS PAYABLE.

These are our notes and bills held by other parties. The account is *credited* when our notes are given, and *debited* as they are paid. The difference will show the amount of our *written* obligations outstanding.

REAL ESTATE.

This account is debited with all *purchases* of real estate, and *expenses* incurred about it for labor, care, taxes, etc., and credited with all it *brings in*. When books are closed the value of the real estate unsold is placed to the credit side. The difference shows a gain or a loss.

EXPENSE.

This account represents the losses in items of expenditure, such as clerk-hire, rent, gas, coal, etc. All expenses are *debited*.

INTEREST AND DISCOUNT.

Under this head are debited and credited all allowances for the use of money on notes, drafts, etc. The account shows a gain or a loss. *Debit* the account when it *costs* value; *credit* it when it *produces* value.

STOCK OR PARTNERS' ACCOUNTS.

The term "Stock" is used to denote the proprietor of the business. In a partnership, the names of each of the persons composing it are used instead. On the *credit* side of these accounts are placed the sums invested, and on the *debit* side the debts and the amount drawn out. *Gains* in business are carried to the *credit*, and *losses* to the *debit* side. This is done when the ledger is closed, —generally once or twice a year.

RESOURCES AND LIABILITIES.

A RESOURCE is generally understood to be any kind of property.

A LIABILITY is a debt owed by the business.

LOSSES AND GAINS.

A LOSS occurs in business where a less amount of value is received than given in an exchange; also when property *depreciates*.

A GAIN occurs where a greater amount of value is received than given in an exchange; also when property *appreciates*.

NET WORTH OR NET INSOLVENCY.

THE NET WORTH, OR NET INSOLVENCY of a business is found by adding the *net gain* to, or subtracting the *net loss* from, the original investment.

NET GAIN OR NET LOSS.

THE NET GAIN during any period is found by subtracting the sum of the *individual losses* from the sum of the *individual gains*. Or, by subtracting the *net worth* at *commencing*, from the *net worth* at the *close*.

THE NET LOSS is found by subtracting the *individual gains* from the *individual losses*. Or, the *net worth* at the *close* from the *net worth* at the *commencement*.

As already stated the object aimed at in this connection is not to furnish a text-book, but hints and guides to a man who, without being a professional book-keeper, wants to either keep his own accounts in an easy way or to understand the records made by his book-keeper. The foregoing rules, hints and examples are alike applicable to all grades and kinds of business, from the wage-worker's personal expense book to the private ledger of the merchant prince. "Know thyself" may well be supplemented by "Know thine own business."

BUSINESS LETTERS.

A CERTAIN amount of general intelligence is necessary to success in any line of business, and a fair ability to put in writing one's meaning. Good, plain and legible penmanship may be set down as the first requisite, and it must go with correct spelling. The man who writes a good hand and uses the right letters for each word has a solid foundation for doing any business, no matter what. To write well have a clear idea of how each letter in the alphabet should be made, then take an easy position at the table or desk. Avoid flourishes. Be especially careful in making figures. A slight inaccuracy in that respect may do great mischief. Begin every sentence with a capital letter, and avoid the use of capitals in the body of the sentence except for proper names, the days of the week, the month of the year and the pronoun I. The greatest difficulty and liability to error is in knowing when one sentence really ends and another begins. In this matter every one must be his own teacher. There are several punctuation points which are frequently used in print and rarely in ordinary correspondence, especially the colon (:), the semi-colon (;), the exclamation point (!), and the parenthesis (). The dash (—) and interrogation point (?) is not infrequently used. The comma (,) should be used where the sense clearly requires it, but the great thing is to know where the period point (.) comes in, so as to get the capitals right. Carelessness in that regard often gives a person who is

really intelligent the appearance of being an ignorant.

In writing social letters one may indulge large latitude of expression, but business letters should generally be brief and explicit, adhering closely to the subject in hand. If one has an important letter it should be read over with care and a copy of it retained. Frequently a letter is a proposition which, with its answer, constitutes a contract. The place and date should be given first, and, if practicable, in one line near the top of the page. It is well in a business letter to give the address of the person or party addressed, the personal name on one line and the name of his residence below. Then follows the "Dear Sir," or "Dear Madame," as the case may be, or, if it be a firm, "Gentlemen." The particular form of address should depend upon the specific nature of the case. Common sense will dictate that matter. If the letter is in answer to one received begin by acknowledging the receipt of the correspondent's own letter. Then waste no words in getting to the point. Conclude by "Yours truly," or some similar form, signing your name in your customary way. The following forms will serve as models:

INQUIRY INTO RESPONSIBILITY.

CHICAGO, Sept. 13, 1892.

MESSRS. WILLIAMS BROS.,
Little Rock, Ark.

Gentlemen:—You will oblige us by stating if Mr. Francis Slitz, of the firm of Spellman & Co., of Hot Springs, Ark., is known to you, and worthy of credit.

We are, very truly yours,

A. C. JONES & CO.

ANSWER TO FOREGOING.

LITTLE ROCK, ARK., Sept. 16, 1892.

MESSRS. A. C. JONES & Co.,

Chicago, Ill.

Gentlemen:—Yours of the 13th inst. received, and we are pleased to report Mr. Slitz an old acquaintance, and entirely worthy of any trust you may place in him.

We are, very truly yours,

WILLIAMS BROS.

REQUESTING SETTLEMENT OF AN ACCOUNT.

PLYMOUTH, IND., July 10, 1891.

A. A. KETT, ESQ.

Bangor, Me.

Dear Sir:—We have, for several days past, been looking for a remittance from you, covering your April account, and as the necessity of meeting our own engagements punctually is ever before us, we are obliged to remind you that prompt payments are requisite and indispensable to the credit system.

We are, yours, etc.

Z. FILLMORE & CO.

APOLOGIZING FOR DELAY IN THE PAYMENT OF AN ACCOUNT.

BANGOR, ME., July 15, 1891.

MESSRS. Z. FILLMORE & Co.,

Plymouth, Ind.

Dear Sir:—I regret extremely my delay in meeting promptly the payment of April bills, and can only excuse myself upon the ground of business depression, and consequent difficulty in making collections. I herewith enclose, in part payment of account named, bank draft on your city for one hundred dollars (\$100), which please pass to my credit. The balance I shall try to remit by the 25th inst.

I remain, yours, etc.,

A. A. KETT.

LETTER NOTICING ERROR IN INVOICE.

MORRISTOWN, ILL., May 10, 1891.

MESSRS. PITKIN & BROOKS,

New York.

Gentlemen.—We call your attention to an error in the extension of items in your last invoice, by which we are charged \$113.50 more than the invoice actually amounts to. Please correct same, and oblige,

Yours very truly,

CLARK & CO.

ANSWER TO FOREGOING.

NEW YORK, May 15, 1891.

MESSRS. CLARK & Co.,

Morristown, Ill.

Gentlemen.—We find the amount charged in your *account* correct, and believe the error must have occurred in taking off items from Invoice Book. Enclosed we hand you a correct invoice, and beg your indulgence for any seeming negligence.

We are, yours, etc.,

PITKIN & BROOKS.

FORM OF OPENING ANNOUNCEMENT, FOR CIRCULAR LETTER, OR FOR PUBLICATION.

OFFICE OF BRIGGS & Co.,

NEW YORK, April 1, 1891.

TO OUR PATRONS AND FRIENDS:

We cordially and specially invite the attention of our patrons and friends to our new display of (*here state the new specialties*). We have met with such gracious encouragement, during the past season, and our efforts to meet the public demand have received such liberal support, we feel doubly assured our present stock will prove equally as inviting, and fully as desirable an exhibit, as any we have heretofore made.

BRIGGS & CO.

FORM OF AN ORDER.

RANDOLPH, VA., Nov. 16, 1892.

MESSRS. WATSON & Co.,
826 Broadway, N. Y.

Gentlemen.:—Please send me by express, C. O. D., one all-wool suit for boy ten years of age, to cost about eight or ten dollars. Also an overcoat to cost about eight dollars. Please enclose rules for self-measurement with parcel, and oblige,

Yours respectfully,

JAMES H. CLARKE.

INQUIRY CONCERNING THE SHIPMENT OF APPLES.

TRAVERSE CITY, MICH., Sept. 29, 1892.

B. F. THOMAS, ESQ.,
Chicago.

Dear Sir.:—I have a large quantity of apples (Greenings) that I would like to place in the hands of a good commission merchant in your city. Would you be kind enough to give my address to some good party, directing them to report present state of the market, and advise what expense attends the handling of the fruit after arrival.

I am, yours truly,

L. T. WARNER.

ANSWER TO THE FOREGOING.

CHICAGO, Oct. 1, 1892.

L. T. WARNER,
Traverse City, Mich.

Dear Sir.:—Your favor 29th ult. received, and I have handed the same to Messrs. A. L. Stanford & Co., requesting them to respond to your inquiries. They have a good reputation as commission dealers, and will, I think, give entire satisfaction.

I am, yours truly,

B. F. THOMAS.

COMMISSION MERCHANT SOLICITING CONSIGNMENTS.

SOUTH WATER STREET, CHICAGO, Oct. 1, 1892.

L. T. WARNER, ESQ.,
Traverse City, Mich.

Dear Sir:—Mr. Thomas handed us your letter of 29th ult., in which you ask the market report on apples, also expenses attending them, to which we reply: Greenings are offered at from \$2.25 to \$2.50 a bbl., hand picked and carefully packed. Our commission is five (5) per cent. on sales. The usual charges of carting from boat or cars to store, and labor hire in store, amounting to about six cents per barrel, are additional.

We should be pleased to hear from you further, and will try to make satisfactory sales should you entrust us with your shipments.

We are, yours respectfully.

A. L. STANFORD & CO.

LETTER OF INTRODUCTION.

CHICAGO, Oct. 20, 1892.

Dear Sir:—I have the pleasure of introducing to your acquaintance H. N. Turner, a good friend of mine. He will explain to you the object of his call. A favor to him would be a favor to

Yours truly,

PETER J. JOHNSTON.

ASKING A LOAN.

PERU, IND., Aug. 9, 1889.

Dear Sir:—I write to ask you a rather disagreeable favor. A disappointment in the receipt of some money due has exposed me to a temporary embarrassment. Would you under these annoying circumstances accommodate me with a loan of Twenty Dollars for thirty days, when I shall be able to return it without fail?

Yours most truly,

W. B. HOWARD.

ACKNOWLEDGING REMITTANCE.

CHATSWORTH, ILL., Dec. 24, 1892.

Received from Messrs. W. D. Wells & Co. Five Hundred and Fifty $\frac{50}{100}$ Dollars on account.

\$550 $\frac{50}{100}$

D. H. SMITH & CO.

AN ORDER FOR GOODS.

NEW YORK, Feb. 18, 1891.

WHITE & SON:

Please deliver to the bearer, for me:

22 lbs. Dried Apples,

5 lbs. Best Rice,

\$1.00 worth of A Coffee Sugar,

1 bar Rising Sun Stove Polish.

Charge the same to my account, and greatly oblige,

MRS. J. M. FULLER,
16 Henry street.

LETTER OF CONDOLENCE.

KEENE, N. H., Oct. 10, 1892.

My Dear Friend:—I hesitate to intrude upon your sacred grief, but I cannot, in justice to our friendship, refrain from assuring you of my profound and tender sympathy with you in your affliction.

Ever yours truly,

TIMOTHY PITKINS.

RECOMMENDATION.

HENRY, ILL., Nov. 10, 1892.

To Whom it May Concern:—This certifies that the bearer, Hudson Johns, has worked for me during the last season upon my farm, and that I have found him steady, reliable, strong and a good workman.

HORACE HUGHES.

REQUESTING PAYMENT.

JONESVILLE, IA., Dec. 12, 1892.

B. F. PETTY, ESQ.:

Dear Sir:—Although the balance of the account between us has been of long standing in my favor, yet I would not have applied to you at present had not a very unexpected demand been made upon me for a considerable sum, which, without your assistance, it will not be in my power to answer. I therefore write you, requesting remittance of the sum due, which is \$205.10. Hoping that you can comply without inconvenience, I am

Yours respectfully,

JOHN TANNER.

MEMPHIS, June 8, 1891.

HOBART TAYLOR, ESQ.

Dear Sir:—I enclose your account. I shall feel obliged by your settlement at an early date, as I have several heavy payments to make. Trusting that you will excuse my troubling you, I am, respectfully yours,

HOWELL KOLB.

MR. T. C. KUHN,
Plainfield, Ill.

JOLIET, April 9, 1892.

Dear Sir:—If convenient, please let us have the amount of your bill, March 15th, for \$225.50. We desire to close all our accounts by the 30th inst. and have need of all the funds due us. Please remit without delay and much oblige,

GRANT, POLLARD & CO.

TENANT TO LANDLORD.

CARLYLE, ILL., Dec. 1, 1891.

MR. B. F. FARLEY,
Alton, Ill.

Dear Sir:—Some time ago I called your attention to the condition of the house, for which we are paying a liberal rent. The drainage is in a bad condition, one of the chimneys is very defec-

tive, a large portion of the plastering from the ceiling in the north room has fallen down, and we are suffering continual annoyance owing to the bad condition of the house and premises. I trust it will not be necessary to notify you again that these things demand immediate attention. They must be remedied, or we shall be compelled to look elsewhere for another house. If authorized to do so, I will make the necessary repairs, send you the receipted bills and deduct the amount from the rent payments.

Truly yours,

HANNAH MOORE.

LETTER OF PROTEST.

FORT WAYNE, IND., June 11, 1891.

TO MESSRS. HOPKINS & KENNETHSON,

Englewood, Ind.

Sirs:—You will please to take notice that a note for \$200, signed by Victor Leyd, dated January 4, 1891, due June 4, 1891, and indorsed by you, was duly presented by me, the holder, to the maker for payment and was not paid, and that I shall look to you for payment thereof.

Respectfully,

ROBT. L. HARVEY.

REQUESTING MORE TIME.

QUINCY, ILL., Oct. 4, 1892.

S. H. BRIGGS, ESQ.,

St. Louis.

Dear Sir:—I must really beg of you to defer the settlement of your account till after the middle of next month, when I shall be in a condition to meet your demand. Regretting that circumstances prevent my being more prompt in attending to your wishes,

Yours very truly,

WINSLOW KING.

PARENT TO TEACHER.

MISS CARTER.

Please excuse my son Frank for to-day. He is not well enough to go to school. As soon as he is I will send him back.

Yours truly,

MRS. F. L. BAKER.

These letters will form a model for almost any business letter one may have occasion to write. The secret of good letter writing is to know just what you want to say, say it and then stop. Of course if it is a friendly letter, instead of business, brevity is not so important. If away from home, a good rule is to write to the family once a week. Some letters may be said to need no set form. Be especially careful in directing the letter plainly so that it will be sure to reach its destination. This chapter may be concluded by giving the more general rules of spelling. The English language is very arbitrary in its orthography, but the following rules if followed will be of great assistance in the avoidance of blunders:

Words ending in *e* drop that letter before the termination *able*, as in *move*, *movable*; unless ending in *ce* or *ge*, when it is retained, as in *change*, *changeable*, etc.

Words of one syllable ending in a consonant with a single vowel before it double that consonant in derivatives; as, *ship*, *shipping*, etc. But if ending in a consonant with a double vowel before it, they do not double the consonant in derivatives; as, *troop*, *trooper*, etc.

Words of more than one syllable ending in a consonant, preceded by a single vowel and accented on the last syllable, double that consonant in derivatives; as, *commit*, *committed*; but except *chagrin*, *chagrined*.

All words of one syllable ending in *l*, with a single vowel before it, have *ll* at the close; as *mill*, *sell*.

All words of one syllable ending in *l*, with a double vowel before it, have only one *l* at the closer; as *mail*, *sail*.

The words *foretell*, *distill*, *instill*, and *fulfill* retain the double *ll* of their primitives. Derivatives of *dull*, *skill*, *will*, and *full* also retain the *ll* when the accent falls upon these words; as, *dullness*, *skillful*, *willful*, *fullness*.

Words of more than one syllable ending in *l* have only one *l*

at the close; as, *delightful, faithful*; unless the accent falls on the last syllable, as in *befall*, etc.

Words ending in *l* double that letter in the termination *ly*.

Participles ending in *ing*, from verbs ending in *e*, lose the final *e*; as, *have, having; make, making*, etc.; but verbs ending in *ee* retain both; as *see, seeing*. The word *dye*, to color, however, must retain the *e* before *ing*.

All adverbs ending in *ly* and nouns ending in *ment* retain the *e* final of the primitives; as, *brave, bravely; refine, refinement*; except words ending in *dge*; as, *acknowledge, acknowledgment*.

Nouns ending in *y*, preceded by a vowel, form the plural by adding *s*; as *money, moneys*; but if *y* is preceded by a consonant it is changed to *ies* in the plural; as, *bounty, bounties*.

Compound words whose primitives end in *y* change *y* into *i*; as, *beauty, beautiful*.



GENERAL CORRESPONDENCE.

THERE is a class of correspondence, including resolutions, which is intermediate between the exactness and brevity of business letters, and the informality and conversational character of family letters, and it is often very puzzling to know just how to conduct such a correspondence.

The address may be the same as in a business letter, "Dear Sir" or "Dear Madame," but there are admissible variations. "Dear Friend" or "My dear Mr. —" is a degree of familiarity which can be used only between persons well acquainted with each other. It does not imply especial affection, but a neighborly friendship. One of the most difficult things to do is to write a letter of condolence. The acquaintance must be one of cordial friendship to call for such a letter, but where it is legitimate it is imperative. Take for example the death of a child:

LETTER OF CONDOLENCE.

CHICAGO, Dec. 11, 1892.

MY DEAR MR. SHOTTARD:

It was with profound sorrow that I learned of your deep affliction. I cannot think of the dear child as gone forever, and I trust that the hope of reunion will be to you a balm and consolation. The future may seem dark and dreary to you, but we have every reason to believe that the beloved one is enjoying the radiance of that light ineffable that admits of no night nor clouds of grief. May the Good Lord give you strength to bear this burden of affliction in the serenity of a faith that takes hold on Eternity.

Always yours sincerely,

GEORGE HOWLAND.

This can be varied without much difficulty to suit any case—parent, wife, husband or other member of the family. Another embarrassing correspondence is that of friendship which may ripen into affection. How to break the ice is the problem with a great many young men.

LETTERS OF FRIENDSHIP.

JOLIET, ILL., June 10, 1892.

MISS HELEN E. ABBOTT.

Dear Friend:—I hope you will not think me guilty of impertinence and presumption in venturing to address you, but the memory of pleasant days in the past makes me bold to hold this long-range and mute conversation with you, trusting that before the Phone is cut off you will also have something to say.

Has this not over-kind world dealt gently with you since we parted? Cruel indeed must be the Fates if they could have the heart to buffet one so worthy of their good offices, and bring tears when there should be only smiles. As for myself, I am jogging on in much my usual way. This world is not so cold and hard since those delightful days we spent at the home of our mutual friend. It seems touched by the hand of a gentle goodness. Whether we ever meet again or not it shall be my earnest prayer that all good fortune attend you and make your heart glad.

Most truly yours,

SAMUEL ERICKSON.

Such a letter must be answered according as the young lady wishes to encourage or discourage the attentions of the writer. In either event she should be careful to not be too expressive. Take these two answers, the first being encouraging :

HOPEDALE, ILL., June 14, 1892.

MY DEAR MR. ERICKSON :

I was very much pleased to hear from you and to know that you had not quite forgotten me and our pleasant acquaintance. The surroundings were very agreeable and explain, no doubt, the

impression which seems to have been left on your mind, but if you can find time in the midst of your many responsibilities to write again I shall be pleased to hear from you. I know that 'the course of love never does run smooth,' but I certainly hope that the course of our friendship will be neither rough nor shallow, but a clear stream between green banks and widening as it flows.

Yours very truly,

HELEN E. ABBOTT.

But if the young lady wants to repel the advance without rudeness she delays and then writes :

HOPEDALE, Aug. 1, 1892.

MR. ERICKSON :

Dear Sir—Your kind and complimentary letter should have been answered sooner, but my time is so fully occupied that I have little left for letter writing. That you remember our casual acquaintance with interest is wholly due, I do not doubt, to the circumstances surrounding us. I am not vain enough, surely, to attribute it to any thing personal. I hope that the accidents of time and space may, some time, occasion our meeting again, but should it not, you have my best wishes for a long and prosperous life.

Respectfully yours,

HELEN E. ABBOTT.

The young man can take the hint and go on with the correspondence, or stop, according to the nature of the reply.

HOW TO WRITE RESOLUTIONS.

One is always liable to be called upon to write a resolution. Societies, clubs, or other organizations, regular or special, frequently require such service, and to be able to do it well is a valuable accomplishment. The first thing is to be exact and to the point, not too brief nor yet too prolix. Every resolution should begin by setting forth the immediate cause of the resolution.

The following form will serve as one model :

WHEREAS, It has pleased the Father of us all in His inscrutable wisdom to take from us our honored and esteemed friend and associate, Jason D. Case, be it

Resolved, That the deplorable removal of a life so full of usefulness leaves a vacancy and a shadow that will be deeply felt by all his friends and will prove a serious loss to the community and the public.

Resolved, That a copy of these resolutions be spread upon the records of this organization, a copy printed in the local paper and a copy forwarded to the bereaved family of our deceased friend.

But all resolutions are not those of condolence. Sometimes they are expressions of dissatisfaction, or the maintenance of a general principle. The two following will serve as examples in point:

WHEREAS, The fellow citizens and constituents here assembled of the Hon. George C. Gorham, member of Congress from the Tenth District of Wisconsin, supported him for that position on his solemn pledge to support whatever legislation might be proposed which was clearly in the interest of labor as against the greed of capital; and,

WHEREAS, The said Gorham saw fit to oppose instead of support the Graded Income Tax Bill when pending in the House of Representatives, whereby it was proposed to remove the burdens of taxation from the industrial poor to the drones of society; therefore, be it

Resolved, That it is the sense of this meeting that said Gorham deserves the reprobation of all honest men, and we, his indignant constituents, hereby demand his resignation of the high position he has so unworthily filled.

Or this:

WHEREAS, The question of free coinage is now prominently before Congress and the country; now, therefore, be it

Resolved, That it is the sense of this Club that the best interest of the people demands that silver be put upon the same basis of coinage as gold, to the end that bi-metallism may obtain in the United States in fact as well as in theory, and the debtor class be relieved from unjust burdens.

POSTAL MATTERS.

BENJAMIN FRANKLIN was the first Postmaster-General in the United States, and that was long before the colonies were independent, or dreamed of ever being. Our present postal system has gradually developed out of the exigencies of the business. At the present time the postage rates, including registration, are the same in Canada as in the United States. The public should understand that it is not safe to send money or any article of value by mail, except by money order or registered letter. The registration charge is ten cents additional to the postage. The Post Office department has condensed and compiled the rules, regulations and statutes of the United States Post Office, and they are as follows:

There are three classes of mailable matter, first, second and third-class. The first consists of letters, sealed packages, mail matter wholly or partly in writing (except BOOK manuscripts and corrected proof sheets passing between authors and publishers, and except local or "drop" letters); all printed matter so marked as to convey any other or further information than is conveyed by the original print (except the correction of typographical errors); all matter not otherwise chargeable with letter postage, but which is so wrapped or secured that it cannot be conveniently examined by postmasters without destroying the wrapper or envelope; all newspapers, magazines and periodicals sent from publishers to subscribers and enclosing ANY ARTICLE WHATEVER except BONA FIDE supplements or bills and receipts for subscriptions; and all packages of matter not in itself chargeable with letter postage, but in which is inclosed or concealed any letter or other thing chargeable with letter postage—THE RATE BEING TWO CENTS FOR

EACH OUNCE OR FRACTION THEREOF—weight of packages limited to FOUR POUNDS.

On local or "drop" letters, at office where free delivery by carriers is established—TWO CENTS FOR EACH OUNCE OR FRACTION THEREOF—weight of packages limited to FOUR POUNDS.

On local or "drop" letters at office where free delivery by carriers is NOT established—ONE CENT PER OUNCE OR FRACTION THEREOF—weight of packages limited to FOUR POUNDS.

NOTE—Mailable matter of the second class embraces all newspapers, magazines and periodicals exclusively in print, and regularly issued at stated periods from a known office of publication, and addressed to regular subscribers.

NOTE—Packages of mailable matter of the third class must be prepaid by stamps and must not exceed the weight prescribed by law (which is four pounds). Packages exceeding the prescribed weight are unmailable.

All matter of the third class must be fully prepaid.

On pamphlets, occasional publications, transient newspapers, magazines and periodicals; hand-bills, posters, sheet-music, unsealed circulars, prospectuses, BOOK manuscripts and proof-sheets, printed cards, maps, lithographs, prints, chromo-lithographs and engravings, seeds, cuttings, bulbs, roots and scions—ONE CENT FOR EACH OUNCE OR FRACTION THEREOF—weight of packages limited to FOUR POUNDS.

On flexible patterns, samples of ores, metals, minerals and merchandise, sample cards, phonographic paper, letter envelopes, postal envelopes and wrappers, unprinted cards, plain and ornamental paper, photographs and all other articles for which other rates of postage are not prescribed in this table, and which are not by law excluded from the mails—ONE CENT FOR EACH OUNCE OR FRACTION THEREOF—weight of packages limited to FOUR POUNDS.

On books—ONE CENT FOR EACH OUNCE OR FRACTION THEREOF—weight of packages limited to FOUR POUNDS.

Nothing whatever should be written on the contents or on the covers of packages of third-class matter but the address of destination.

"In the care of Messrs. John Jones & Co.," may be also written, but to add the words, "one newspaper," "printed matter," "from

Richard Roe," or anything whatever, will subject such package to letter postage. There is, however, no objection to a card printed or impressed on the wrapper, or to mark on a newspaper calling attention to an article therein.

Samples may be marked in pencil or in ink, with letters or figures by which they may be distinguished in a descriptive letter mailed at letter rates of postage, such marking not conflicting with the spirit of the law, which intends that no additional information that could be conveyed in writing should accompany matter passing at less than letter rates; but to mark a price thereon does convey additional intelligence and would subject a package so marked to letter postage.

Some newspapers require two cents, and some three cents. The rate is regulated by the weight, as stated in third-class matter.

ONE CENT PER OUNCE OR FRACTION THEREOF is now the legal rate of postage on ALL THIRD-CLASS MATTER, and the limit of weight on packages or samples of merchandise has been extended to FOUR POUNDS.

Dry goods may be mailed under the rules governing merchandise, packages limited to four pounds, wrapped so as to admit of examination without destroying the wrapper and unaccompanied by any writing except the address—postage, ONE CENT FOR EACH OUNCE OR FRACTION THEREOF.

All third-class matter should be prepaid in full, or the same cannot be forwarded; but if it should reach its destination without full prepayment, double the prepaid rates must be collected on the unpaid portion.

Postal cards, having anything whatever attached to them, are unmailable under the ruling of the Department.

No writing shall be permitted on packages of third-class matter, or their wrappers or envelopes, except the address. Any other writing in or upon any package or article of this class will subject it to letter postage:

Written matter in an unsealed envelope, having only a one-cent stamp affixed, will be held for postage. The postage on matter wholly or partly in writing, except BOOK manuscript and corrected proofs passing between authors and publishers, local or drop letters and United States postal cards, is three cents for each half-ounce or fraction thereof, and unless one full rate (three

cents) is prepaid thereon, it must be held for postage and sent to the Dead Letter Office.

The following articles are EXCLUDED FROM THE MAILS: Liquids, Poisons, Glass, Explosive Materials, Books, Pamphlets, Pictures and other publications of an obscene or indecent character; all letters upon the envelopes of which, and postal cards upon which scurrilous epithets are written or printed or engraved; or disloyal devices printed or engraved; and all articles which from their form or nature are liable to destroy, deface or injure the contents of mail bags or the person of any one engaged in the postal service.

Letters addressed to initials or fictitious names are not deliverable unless the address contains a designated place of delivery, thus: A letter addressed A. B., Station G., New York, is not deliverable; but a letter addressed A. B., stating street and number, or a box number, is deliverable.

Only letters or matter subject to letter postage can be registered, except to foreign countries included in postal union.

Packages of any description of mail matter may weigh not exceeding four pounds.

Packages of mutilated currency, addressed to the Treasurer of the United States for redemption, may be registered free of charge for registry, but the postage thereon must be prepaid at letter rates.

POSTAGE STAMPS SHOULD BE PLACED ON THE UPPER RIGHT-HAND CORNER OF THE ADDRESS SIDE OF ALL MAIL MATTER. This is not obligatory, but customary.

Cut postage stamps, stamps cut from stamped envelopes, mutilated postage stamps, and internal revenue stamps cannot be accepted in payment of postage. Letters deposited in a post office having such matter affixed are held for postage.

To use, or attempt to use, in payment of postage, a postage stamp or stamped envelope, or any stamp cut from any such stamped envelope which has been before used in payment of postage, is punishable with a fine of fifty dollars.

No card is a "postal card" except such as are issued by the Post Office Department. Cards issued by private parties as postal cards, containing any writing in addition to an address, are subject to letter postage.

HOW TO SEND MONEY.

THERE are several ways to send money. How to send it by telegraph is explained elsewhere. The way to send the identical money is to send it by express. The package should be counted with the greatest care, and then a thread sewed through it so that a bill could not be slipped out if it be paper money. If it be coin it should be put in a strong canvas bag, then seal the knot with which it is tied. Better still, put the bag in a box securely nailed or screwed down. If the package be in bills the wrapper should be carefully tied and the knots sealed with sealing wax. The express company will give a receipt for the package for the amount which it is said to contain. But a better way to send money by express is to buy a money order. They issue for any amount without any formal application. If a person has a bank account he often finds it most convenient to remit by draft. You fill out and deposit the following blanks:

CHICAGO, ILL.,.....189.. No....

THE METROPOLITAN NATIONAL BANK OF CHICAGO,

Pay to the order of.....\$.....

.....DOLLARS.

.....

METROPOLITAN NATIONAL BANK

OF CHICAGO. 257

CHICAGO,.....189..

Wanted by.....

Draft on.....

Order of.....\$.....

You then receive the following draft, duly filled out, which you send by mail to the payee:

CHICAGO.....189.. No.....
Pay to the order of
\$.....
DOLLARS.
With Exchange.

Value received, and charge the same to account of
 To..... }
 }

No PROTEST. Take this off before presenting. Papers accompanying this Draft must not be delivered unless Draft is paid.

Still another way is to send the money through the post office. The cheapest way is to buy a postal note, but that is not advisable, for there is no safety in it. Any person could get it cashed without identification. The best way is to procure a money order. The following is the blank used:

No..... Amount..... } These numbers and
 No..... Amount..... } amounts are to be written
 No..... Amount..... } in by the Postmaster.
 No..... Amount..... } There being three blank
 No..... Amount..... } spaces, more than one ap-
 No..... Amount..... } plication is not needed
 No..... Amount..... } when the Remitter sends
 No..... Amount..... } over \$100.

APPLICATION FOR MONEY ORDER.

(To be filled up by the Remitter, or by some one for him, not employed in the post office.)

Date....., 189
 (Date must not be omitted.)

For the sum of.....DOLLARS
 and.....Cents. (\$.....100
 Payable at.....

State of.....

Payable to.....

Residence or place
 of business of per-
 son to whom money
 is to be paid. } Town or City.....
 } State of.....
 } No.....Street,
 }

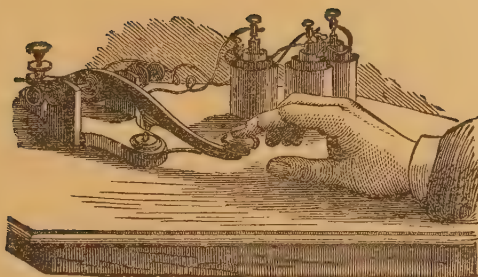
if known to the Remitter. For example, the name John Jones should be so written, and not as J. Jones. Observance of this rule will tend to prevent mistakes and delay in payment.

Names of firms, places and streets, as well as numbers and amounts, should be written *in full* and in the plainest manner possible. A Money Order must not be made payable to more than one person or firm.

As there are several Post Offices of the same name in the United States an applicant for an Order payable at one of such offices must be careful to indicate clearly which one of them he means, and the Postmaster will satisfy himself, before writing out the Order, that the office indicated is the one intended.

These are the various methods in vogue for sending money. The choice between them is largely a matter of circumstance and convenience.





HOW TO TELEGRAPH.

A GREAT deal of business is now done by telegraphic correspondence. It is the custom of all telegraph companies to charge a fixed price for all dispatches of ten words or less in the body of the message. Every word over that number is charged extra. It is truly remarkable how large a proportion of one's dispatches can be brought within the ten-word limit. It is not necessary to put in all the words one would use in a letter, but in leaving out, be careful to omit none necessary to the sense. For example, in a letter one would say: "Your esteemed favor of the 24th inst. came duly to hand and contents noted. In reply to the proposition you did me the honor to make I take pleasure in saying that I accept it on the terms and I trust in the spirit in which it was tendered. I will report for duty, as requested, the first day of next month. I trust that neither will ever have occasion to regret this engagement." If this were put in telegraphic form

it would run about thus: "Offer accepted. Will report for duty day named by you." There is no essential word left out.

In this connection may be given the signs or signals used in telegraphy, and known, in honor of the inventor of the telegraph, as "the Morse alphabet:"

A	B	C	D	E	F	G	H	I	J
K	L	M	N	O	P	Q	R	S	T
U	V	W	X	Y	Z				
1	2	3	4	5	6	7			
8	9	0							

If one has occasion to use the telegraph for a very important matter of business he should have the dispatch repeated, to be sure it has been transmitted correctly. To be doubly sure he can use the following detector, which shows the letters most likely to be erroneously transmitted, with the corresponding letter of the Morse alphabet:

A — may be transmitted e t — —
 B — — — may be transmitted t s — — —
 C — — — may be transmitted r — — — or s — — —
 D — — — may be transmitted t i — — — or t o — — — or n e — —
 E —
 F — — — may be transmitted a e — — — or e n — — —
 G — — — may be transmitted t n — — — or m e — — —

Business men often use a cipher, which is simply a system of words mutually agreed upon, of which each has a list arranged in alphabetical form and of easy

reference. By this arrangement the operator does not know the meaning of the message he may be sending or receiving over the wires, thus ensuring secrecy. The cipher system is a matter of economy also, one word often standing for an entire order for the shipment of goods, etc. There is also a Cable Code arranged in a similar manner and extensively used, and that is especially economical, for in cablegrams the custom is to charge for each word, and not a round sum for ten words or less and extra for the additional words. Even the address is charged for. To illustrate, suppose a New York customer wires his Chicago agent: "Ship immediately five packages, eight pounds average, plain hams, canvased." Using the cipher, he would simply send the following three words: "Freeing badgereth exactly." Again, "Ship if possible before freights advance 5,000 bushels No. 2 Chicago spring wheat." This message would be worded thus: "Frigate boilers utility." The word "Guinea-pig" sent from a broker to a customer might mean: "Unless you double your margin at once we must sell your wheat."

Another mode of transmission is the telephone, but as there is no record kept of that kind of messages it is only necessary to warn one against using it in important business liable to lead to litigation, and requiring, for the protection of one's rights, proof of what was actually said on both sides. In minor details of every day life it is of the greatest conceivable convenience and economy of time.

HOW MONEY IS SENT BY TELEGRAPH.

Telegraph offices are supplied with blanks for sending money, and to know just how it is done might be

no small relief in an emergency. If by any accident one finds himself far from home and moneyless he can telegraph for money and get a remittance at once. The friend to whom the telegram is sent should take the precaution to satisfy himself that the message is from the person whose name is attached to it. He then takes his money to the telegraph office and makes out the following blank :

No.....

CHICAGO, Ill.....1892.

THE WESTERN UNION TELEGRAPH COMPANY,

Pay to.....

.....Dollars

for me, subject to the foregoing terms and conditions, which are agreed to.

(Signature).....

(Address).....

Amount of Transfer, \$.....

Telegraph Service,.....

Other Service,.....

Total..... \$.....

June 10, 1892.

As the within named..... may not be able to produce proper evidence of personal identity, I hereby authorize and direct The Western Union Telegraph Co. to pay within named sum of dollars, at my risk, to such person calling for the same, as the proper office manager or agent of said company shall believe to be said.....

(Signature).....

For its own protection the telegraph company further provides the following safeguard in the form of a circular printed at the top of the order, signed by the secretary and president of the company and printed in such a way as to attract attention:

All money transfers made by this company subject to the following terms :

For the accommodation of travelers and others, in emergencies, and incidentally to facilitate its own business, THE WESTERN UNION TELEGRAPH COMPANY will make transfers of money, in small amounts, containing no fractions of a dollar, between a limited number of its offices.

Such transfers will be made upon the following terms and conditions, viz. :

To cover clerical and incidental services, a charge will be made of one per cent on all sums of \$25 or over, and for smaller amounts such charges will be 25 cents in each case.

As the usual telegraphic service necessary for each transfer exceeds two telegrams of 15 words each, a further charge will be made for this service of a sum not exceeding double the tolls on a single message of 15 words between the transfer places.

Money transfers can also be made between the transfer offices of this company and the transfer offices of the Great Northwestern Telegraph Company, of Canada. The charge for each transfer is two per cent on all sums of \$25 or over, and for smaller amounts, 50 cents in each case, and double tolls at regular day rates on a single message of 15 words between the remitting and paying office.

Payment of the sums transferred will be made at the principal office of the telegraph company at the point designated, upon satisfactory evidence of the personal identity of the payee. The sending of a telegram requesting transfer of money to its sender will not be sufficient evidence of his identity with the payee of such transfer.

In case payment is not made to the payee within 48 hours after receipt of the transfer message by the manager of the paying office (exclusive of Sundays and holidays), the transfer will be cancelled and the amount thereof refunded to the sender on application at the receiving office, and in such case the amount received for services and tolls will be retained by the telegraph company.

3. Ga, Ka.	Gay, ache, gag, gig, cake, kick.
4. Ja, Cha.	Age, each, jig, chik.
5. Ve, Ef.	Eve, view, fee, five, fife.
6. Zhe, Ish.	Azure, rouge, she, show, shoe.
7. Ze, Es.	Oose, owes, see, say.
8. The, Ith.	The, they, oath, thaw, thy.
9. En, Ing.	Nay, an, thing.
10. Em, El.	Me, aim, lay, lee, eel.
11. Ray, Ar.	Ray, air, are, oar, dare.
12. Wa, Wha.	Way, woe, why, whey.
13. Ha, Ya.	Hay, hoe, yea, you.
14. A, Ai.	Ape, aid, air, fade, fair.
15. At, Ah.	At, are, back, far.
16. E, Et, It.	Eat, egg, it, ill.
17. Oo, Oot.	Food, fool, foot, full, boon.
18. O ut, O ut.	Bow, bone, coat, cut, but.
19. Au, ot, or.	Caught, cot, or, on.
20. I, U.	Buy, ice, die, dew.
21. Oi, Ow.	Coin, noise, how.

The great thing in acquiring the art of writing shorthand is practice. It takes infinite patience, but it is a valuable acquisition to the accomplishments of any young man or woman. It will be found very convenient in one's own use and helpful in getting a good position. It cannot be learned to so good advantage anywhere as in a business college. It goes admirably with type-writing. The latter is almost wholly a matter of practice on the machine itself and no general instructions to a person not having a machine are valuable. Stenography, however, can be acquired by persistent practice and the use of the foregoing key.



HOW CONTRACTS ARE WRITTEN.

A CONTRACT may be perfectly binding without having been written out and formally signed, but the safe way is to commit it to paper. Otherwise it may be evaded in whole or in part, either by design or through misapprehension and forgetfulness. A contract to be binding must show some reciprocity, a consideration. The signatures of both parties are necessary to its validity, and a seal, as shown in the appended form, is desirable, if not absolutely necessary. The contract should be written with a pen, but the use of a pencil would not render it invalid. The contract should be dated, and care should be taken that the date be not on a Sunday or legal holiday. The great point is to be perfectly plain in setting forth the exact

nature of the agreement entered into. Evidence of fraud would render the contract null and void.

Contracts are often made by means of correspondence. A makes B an offer by letter, and B by the same means accepts the proposition. Those two letters constitute a contract binding upon both parties, provided the proposition is in every way a legitimate one. Five points are required in any contract to its validity, viz: 1. Two persons to contract competent to make a contract. 2. A proper thing to contract for. 3. Consideration. 4. An intelligent statement of the nature and extent of the agreement. 5. Actual assent of both parties. Minors, insane persons, idiots or a person clearly under the influence of liquor or any drug can not make a contract, and in some States married women can not without the expressed consent of their husbands. If a contract is susceptible of more than one construction it must be construed according to the law and usage of the locality where it is made. The following is a good general form of contracts:

This agreement, made this day of, one thousand, eight hundred and, between Henry Walker, of the of, in the county of and State of, of the first part, and Portius Smith, of the of, in the county of, State of, of the second part, witnesseth: That the said Henry Walker, in consideration of the covenant on the part of the party of the second part hereinafter contained, doth covenant and agree to and with the said Portius Smith, that—[here insert the agreement on the part of Henry Walker]; and the said Portius Smith, in consideration of the covenants on the part of the party of the first part, doth covenant and agree to and with the said Henry Walker, that [here insert the agreement on the part of Portius Smith; if money, state the amount, whether in cash, notes, etc.]

In witness whereof we have hereunto set our hands and seals,
the day and year first above written.

Signed, sealed and delivered

in presence of

JOHN JONES,

WILLIAM BROWN.

HENRY WALKER, [L. S.]

PORTIUS SMITH. [L. S.]

In the event of disputes as to the meaning of a contract verbal testimony may be introduced in confirmation of an interpretation, but no amount of testimony of that kind can be allowed to make any change in the agreement. If the parties want to really alter their contract they must do it in writing by a supplemental contract, or by an entirely new one, executed with all the explicitness and formalities of the original agreement.

There are certain rules common to all kinds of contracts based on the inherent rights of the parties and immemorial custom. These general rules are as follows:

1. An agreement must show that it was made for a valuable consideration, or it will be held void.

2. In drawing an agreement, great care should be taken to state in it fully the exact thing which each party agrees to perform, and *that nothing be left to be inferred*, for it is a rule of law that *no oral testimony can contradict the terms of a written contract*, unless fraud can be shown on the part of one of the parties to the contract in obtaining it. "Fraud vitiates every contract."

3. Where the promise of one party is the consideration of the promise of the other, the agreement is valid.

4. An agreement without any consideration for it is void between the parties to it; but, if made in writing and held by an innocent party who paid a valuable consideration for it, it would be enforced.

5. If contracts can be understood they will be enforced, however inartistically they may be drawn.

6. A contract can not be rescinded except by consent of both parties to it.
7. Contracts written in pencil are binding, but are very unsafe from their liability to erasure. It is better to use ink.
8. Where contracts are for a term longer than a year they should be in writing.
9. Each party to a contract should have and preserve an exact copy of it.
10. Erasures and interlineations in the body of a contract should be specified in the margin or at the bottom as having been made before the contract was signed.
11. Where parties fail to perform their agreements the measure of damages will be commensurate with the injury sustained by the innocent party; for instance, for failure on a valid covenant to convey real estate the measure of damages is the purchase money paid, with interest thereon.
12. Where a party fails to deliver property at the time and place named in the contract the measure of damages is the value of such property at the time and place named; and on all contracts for the delivery of goods on demand the measure of damages is the value of the goods at the time of the demand.
14. The measure of damages for the loss of goods by common carriers is the value of the goods at the place where they were to be delivered, less the freight on such goods.
15. Where no actual loss has been sustained by the breach of a contract a party is entitled to nominal damages only.
16. All agreements are null and void at the end of one year from their date unless the contract, or some memorandum thereof stating the consideration, be in *writing* and signed by the parties by whom the agreement is made.
17. All leases expire at the end of one year unless there is a written agreement stating the consideration for a longer period.
18. All agreements expire at the end of one year unless they explicitly state that they are for a longer period.
19. Signatures signed with a lead pencil, or by making a mark if the parties making them cannot write, if done in the presence of one or more witnesses, are good in law. But when a pen can be had it should be used in preference, to obviate the possibility of legal quibbling.

20. Agreements which fail to show that they were made for a consideration—that is, without a fair or reasonable sum of money or property to the value of money—are void in law.

21. Every agreement should distinctly specify the time within which, or at the end of which, compliance must be had with its conditions.

HOW TO MARK GOODS.

EVERY merchant, small and great, should understand how to mark his goods. He should know what per cent. of advance on the cost price he needs to make a fair profit, and then fix his selling price accordingly. If the profit wanted is 10 per cent, then add a tenth to the cost; if twelve and a half, one-eighth; if twenty per cent., one-fifth; if twenty-five, one-fourth; if thirty-three and a third, one-third; if fifty, one-half; if seventy-five, three-fourths. These cases cover all probable variations in profits on merchandise. Purely arbitrary signs are sometimes used, but not generally.

In putting on cost marks it is customary to use signs which the buyer will not be able to read. Take as the base of calculation a word with ten letters, as Buckingham, each letter standing for a figure, thus:

b	u	c	k	i	n	g	h	a	m
0	1	2	3	4	5	6	7	8	9

These letters serve to meet all requirements. But sometimes arbitrary signs are used, but the alphabet is sufficient.

PARTNERSHIP AGREEMENT.

A PARTNERSHIP is an agreement entered into between two or more persons to transact some kind of business in common, each to share according to the terms of the same in the profits or losses incident thereto. It generally has a specified capital as its base, but it may be that neither puts in money or property, the partnership requiring only personal service and effort. Lawyers, mechanics and others may form a firm, pooling their industry and sharing the results of their labors. The partnership may be definite in time, expiring of its own limitations, dissolvable at the will of either or by mutual consent, or upon specified notice. It may be general or it may be special. If a partnership is special that fact should be made explicit and public.

A limited partnership is one in which one or more partners puts in a certain amount of capital which is liable for the debts of the firm and is the limit of liability. The liability will be general unless the statute in regard to special partners is carefully complied with. This is necessary to prevent the firm from being trusted on the strength of the supposition that each member is fully liable for all the indebtedness of the concern. In the same line of protection to the public it is held by the courts that a partner who does not publicly announce his withdrawal from the firm is still liable for its indebtedness. Many men prefer to take shares of stock in a corporation to being partners in the business,

because a stockholder's liability is limited by the amount of his stock. Another reason for preferring to have a business conducted under the form of a joint stock company is that the death of a partner dissolves the partnership, while a corporation is not affected in its corporate existence by death. Any member of the firm has a right to sign the name of the same and the act of one binds all, unless the action be clearly outside the nature of the business. The courts, however, lean in all cases toward the protection of the public and liberally construe the authority of a partner. The following form of a partnership, and of its dissolution, will serve to show how partnership agreements are made and unmade :

ARTICLES OF AGREEMENT, made July 1, 1892, between Henry Smith and John Jones :

The said parties hereby agree to become co-partners, under the firm name of Smith & Jones, and as such partners to carry on together the business of buying and selling all sorts of dry goods, at No. 547 Fulton street, in the city of Chicago.

The said Henry Smith agrees to contribute two thousand dollars (\$2,000) to the capital of said firm; and the said John Jones agrees to contribute five thousand dollars (\$5,000) to the same; the sum of \$6,000 of said capital to be expended in the purchase of a stock in trade.

The said Smith shall have exclusive charge of all the buying for the firm.

All the net profits arising out of the business shall be divided in the following proportions: two-thirds to the said Jones and one-third to the said Smith.

Each partner shall devote all his time, attention and efforts to the said business.

Neither partner shall, without the consent of the other, sign any bond, bill or note as surety, or otherwise become obligated as security for any other person.

Witness the hands and seals of the parties hereto, this 1st day of July, 1892.

..... [SEAL]

..... [SEAL]

We, the undersigned, do mutually agree that the within mentioned partnership be, and the same is hereby dissolved, except for the purpose of final liquidation and settlement of the business thereof, and upon such settlement wholly to cease and determine.

Witness our hands and seals, this twenty-ninth day of June, eighteen hundred ninety-two.

Signed, sealed and delivered
in presence of

PETER BOGGS,

NORMAN WILLIAMS.

HOMER GALPIN. [SEAL]

JACOB STEIN. [SEAL]

CAR-LOAD LOTS.

THE phrase, "car-load lots," is often heard in commercial parlance. The following table sets forth the capacity of freight, as nearly as can be determined, the size of the car for this estimate being 10 tons. Many cars are larger than this, but from the table here given the estimate can be made for any size:

Whisky.....	60 barrels.	Lumber, green.....	6,000 feet.
Salt	70 "	Lumber, dry	10,000 feet.
Lime.....	70 "	Barley.....	300 bush.
Flour.....	90 "	Wheat.....	340 "
Eggs.....	130 to 160 "	Apples.....	370 "
Flour.....	200 sacks.	Corn.....	400 "
Cattle	18 to 20 head.	Potatoes.....	430 "
Hogs	50 to 60 "	Oats	680 "
Sheep	80 to 100 "	Bran.....	1,000 "



HOW TO MAKE A DEED.

LANDED property can pass from one owner to another only by decree of court, by deed, by tax, title or by possession. The latter must be so long that "the memory of man runneth not to the contrary," and a tax title is liable to be set aside by the payment of redemption money. A decree of court, based on a judgment for debt, may be complete in itself, but often involves the giving of a deed under penalty of punishment for contempt of court. The usual way for real estate to change hands is by deed.

There are two kinds of deeds in general use in this country, namely, quit-claim and warrantee. In the former the owner merely disposes of his interest, be the same actual ownership or only a color of title, but with

the warrantee he guarantees the validity of the title. In the making of a deed one should be careful which form he gives or takes. If the seller is himself uncertain about the title he should refuse to give more than a quit-claim, but if the property is supposed to possess very considerable value no purchase should be made without a perfect title. It is very seldom that a farm or village lot title is in dispute, but a city lot is more liable to some defect, owing to numerous transfers and the fact that what is now of great value was once of so little value that all technicalities were not complied with.

A deed must show some payment, if it be no more than one dollar, and that nominal sum is often inserted. It must be signed and acknowledged before witnesses, a notary public, or other official competent to administer an oath. If the seller be a married man his wife must join in the execution or signing, else her dower interest in the land remains. A great deal of trouble has arisen from neglect on this point.

A deed should always be promptly recorded. This is very important. If it be not done the former owner may sell it again or mortgage it. If the subsequent sale or mortgage were recorded first it would be valid. It is customary to employ a lawyer to examine the title to a piece of real estate before purchase, and in a city this should always be done. An abstract of title is also required and should be carefully preserved for transfer from one owner to another. Any person competent to do business on his or her own responsibility is competent to make a deed. The following is a good example of how to make a deed:

THIS INDENTURE, made the first day of December, in the year one thousand eight hundred and fifty, between Joseph Peters, of the city of Chicago, in the county of Cook, and State of Illinois, of the first part, and Hobart Jackson, of the same place, of the second part,

Witnesseth, that the said party of the first part, for and in consideration of the sum of ten thousand dollars, lawful money of the United States, to him duly paid before the delivery hereof, hath bargained and sold, and by these presents doth grant and convey to the said party of the second part, his heirs and assigns, forever, all that certain piece or parcel of land lying and being in the county of Kankakee, and State of Illinois, and which is known and described as follows, to wit: [*here accurately describe the property by metes and bounds*] together with all and singular the tenements, hereditaments, and appurtenances, and all the estate, title and interest of the said party of the first part therein. And the said party of the first part doth hereby covenant and agree with the said party of the second part, that at the time of the delivery hereof the said party of the first part is the lawful owner of the premises above granted, and seized thereof in fee simple absolute, and that he will warrant and defend the above-granted premises in the quiet and peaceable possession of the said party of the second part, his heirs and assigns forever.

In witness whereof I have hereunto set my hand and seal, this first day of December, one thousand eight hundred and fifty.

Signed, sealed and delivered

in the presence of

JOHN SMITH,

PETER JONES.

JOSEPH PETERS, [SEAL]

SUSAN PETERS. [SEAL]

It only remains to add that the owner of real estate can convey it in trust. Such a deed is given to a trustee to hold in fee simple, or otherwise, for the use of some other person, who is entitled to the proceeds, profits or rents. So a trust deed must set forth the object and purposes of the trust very explicitly, or the trustee may come to claim actual ownership of the property.



HOW TO EXECUTE A MORTGAGE.

A MORTGAGE may be real or chattel, on land or on personal property. In either case it is an instrument in writing. An oral mortgage is an impossibility. To be valid it must be acknowledged, and to be safe it must be recorded. When paid off the record should be cleared up also. A mortgage is, in effect, an agreement that unless the owner of the property, the mortgagor, pays to the mortgagee a certain sum of money within a given time the property shall belong to the latter. When the time comes for payment and it is not made the holder of the mortgage proceeds to foreclose the same and acquires actual possession and full ownership of the property. If the property be personal in nature the mortgagee simply takes it, but

if it be land it must be sold under foreclosure and the surplus over the debt and costs, if any, must be paid to the mortgagor. That is his "equity."

The great thing in making a mortgage is to be exact in the description of the property, so that there can be no mistake about it. If it be land the description must agree in every particular with the description in the recorded deed of it. The following is a safe form of a real estate mortgage:

The mortgagor, Henry P. Fowler, and Sarah Ann Fowler, his wife, of the city of Chicago, in the county of Cook, and State of Illinois, mortgage and warrant to Jason Adams, of the same place, to secure the payment of a promissory note of given date, made payable to the order of said Jason Adams, to the amount of three thousand dollars (\$3,000), due in three years from date, the following described property [here describe it], situated in the city of Chicago, county of Cook, and State of Illinois, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of this state.

Done at Chicago, Illinois, this seventh day of July, one thousand eight hundred and ninety-two.

Signed, sealed and delivered
in the presence of

HENRY P. FOWLER, [SEAL]
SUSAN ANN FOWLER, [SEAL]

.....
.....

The property covered by a chattel mortgage must be taken possession of if the debt is not paid at maturity, or unsecured creditors may step in and take possession of it. If the mortgagor sells the mortgaged property he is liable to punishment for a criminal offense.

HOW TO MAKE A CHATTEL MORTGAGE.

The proper distinction between a real estate and a chattel mortgage has been explained already, and it

only remains to explain how a chattel mortgage is made. This is important for the reason that it is more likely to be done carelessly and fraudulently. Not infrequently a mortgagor assumes obligations which were not thought of in the negotiations, the form of mortgage used being of the "cut-throat" order.

The chattel mortgage must be acknowledged before some officer of the law competent to administer an oath, and the following is a good form to use:

KNOW ALL MEN BY THESE PRESENTS that I, Martha Stark, of the town of Pittsford, county of Clark, and State of Indiana, acknowledge myself to be indebted to Harlow Hanks, of the same place, to the sum of six hundred dollars (\$600), with six per cent. interest from this date, and for the security of said sum I do hereby mortgage and sell and assign to said Harlow Hanks one piano, one pair of horses, one carriage and one cook-stove and all the other household effects now in my present residence, No. 294 Fulton street, Pittsford, Indiana; and I hereby authorize and empower the said Harlow Hanks to take possession of said property and effects, he to sell the same and appropriate the proceeds to the payment of said debt and interest.

Witness my hand and seal this twelfth day of May, one thousand eight hundred and ninety-two.

Signed, sealed and delivered
in the presence of

MARTHA STARK.[SEAL]

.....

.....





HOW TO MAKE A WILL.

IT is the privilege of all persons of mature age and sound mind to dispose of their property after death as they may see fit, except that dower interest cannot be set aside or cut off. Such disposition is by will. There are two kinds of wills, written and oral. The latter is valid only where the testator is confronted by sudden death and barely has time to make known how he wants his property divided. The courts are reluctant to recognize such a will, but sometimes do so. A will proper must be made with all possible plainness, and contain no provision which a court could not carry out or cause to be carried out. It must show that it is

the testator's *last* will. Any previous one would be annulled by it without being specifically mentioned. The signature of the will must be acknowledged before the witnesses, but those witnesses need not know the provisions of the document. The will may have a supplement, called a codicil, or several of them, and in all cases of conflict the codicil holds good and the body of the old will is construed so as to agree with the codicil. The witnesses must be disinterested, having no part in the legacies made. The simpler the form of the will the better. The following form will serve as a sufficient guide in the making of one's own will:

I, Jacob Horr, of the town of Poultney, county of Putnam, State of New York, being of sound mind and memory, do make, publish and declare this to be my last will and testament, to-wit:

First. All my past debts and funeral expenses shall be paid in full.

Second. I give, devise and bequeath [here go through the entire list of your property, giving it to such persons or purposes as you may desire].

Third. I nominate and appoint [here name the executor or executors] of this my last will and testament, hereby revoking all former wills by me made.

In witness whereof I have hereunto set my hand and seal this twelfth day of April, one thousand eight hundred and ninety-two.

..... JACOB HORR. [SEAL]

 Witnesses.

If the testator has a wife she can refuse to accept the bequest of the will and fall back upon her dower rights, but she cannot have both. The executors named in a will are not obliged to serve, and if they renounce, as the phrase is, the court appoints successors. If no will has been made the court appoints an administrator

to conduct the affairs and see that the lawful heirs come into their dues. Sometimes the testator is unable to write, or, it may be, is too feeble to do so, and in either case he should make his mark, thus:

His
JACOB X HORR.
mark.

THE PRECIOUS METALS BY THE TON.

IT MAY be of interest, if of no practical importance, to know that a ton of pure gold is worth \$602,799.21, and that a ton of pure silver is worth \$37,708.84. In round numbers, the following table represents the weight of a million dollars in the coins named (short tons):

Standard gold coin, dollar.....	$1\frac{9}{10}$
Standard silver coin, dollar.....	$20\frac{3}{4}$
Subsidiary silver coin, ten cent.....	$20\frac{3}{4}$
Minor coin, five cent nickel.....	$110\frac{1}{2}$
Minor coin, one cent bronze.....	$342\frac{5}{7}$
"Old" copper cent.....	$1885\frac{2}{7}$





HOW A LEASE IS WRITTEN.

IN the execution of a lease there are two parties, the lessor and the lessee, the former being the owner of the property leased, and the latter the party taking possession under the lease. Each party should have a copy of the document, duly signed. The lessor's name comes first. He is referred to in the instrument as "the party of the first part" and the lessee as "the party of the second part." If payments under the lease are made from time to time they should be recorded on the back of both copies of the lease. The lessor conveys the use of the property for a specified period of time, subject to conditions. If it were not limited in any respect it would amount to a deed.

Like other written agreements a lease can not be changed verbally. If, however, neither party makes any movement toward change at the end of the term the fair supposition is that by mutual consent the lease goes on, the conditions unchanged. A lease may be effected in a few words, as: "Joseph Clark leases to Frank Stauber his [describing the farm or house] for one year at a rental of \$200, payable monthly. Dated

April 1, 1892." That would be rather too informal. The following are two good forms:

A CASH LEASE.

THIS INDENTURE, made this second day of March, one thousand eight hundred and ninety-two, between Jacob Lunt, of the town of Palos, county of Cook, State of Illinois, of the first part, and Joshua Fishburn, of the same place, of the second part:

Witnesseth, that the party of the first part, for the consideration of five hundred dollars (\$500), hath granted and leased to the party of the second part and his assigns [here describe the property], together with all the privileges and appurtenances thereto belonging, TO HAVE AND TO HOLD for and during the term of one year from this date. The aforesaid rental of five hundred dollars to be paid on or before the expiration of this lease.

IN WITNESS WHEREOF the said parties have hereunto set their hands and seals this day.

Signed, sealed and delivered
in the presence of

THEODORE DWIGHT.

JACOB LUNT, [SEAL]
JOSHUA FISHBURN. [SEAL]

Security for the foregoing would read thus:

For value received, I hereby enter myself security for the full payment of the rent specified above, and guarantee the payment of the same in accordance with the terms of the lease.

FRANKLIN BIRT.

The other form, the lease of a farm to work on shares, would run:

THIS AGREEMENT, made this first day of March, one thousand eight hundred and ninety-two, between Peter Jones, of the town of Worth, in the county of Livingstone, State of Illinois, party of the first part, and Richard Brown, of the same place, party of the second part.

The party of the second part agrees to cultivate the land in good, workmanlike manner, keep the land free from noxious weeds, haul out the manure, and keep the fences in repair, the party of the first part to furnish the material.

The said Richard Brown is to deliver at the residence of the party of the first part one-half of all the grain and hay raised on the farm of the party of the first part, and one-half the increase of his stock, one-half the eggs, one-half the butter and of all other products of said farm.

This lease to hold good from March 1st, 1892, to March 1st, 1893.

Witnesses:

OLIVER TWIST,
JACOB STEIN.

PETER JONES,
RICHARD BROWN.

THE DIFFERENCE BETWEEN SIMPLE AND COMPOUND INTEREST.

THE practical difference in the accumulation of capital under simple and compound interest is illustrated by the following table;

RATE PER CENT.	SIMPLE INTEREST.	COMPOUND INT'ST.
2.....	50 years.....	35 years 1 day.
2½.....	40 years.....	28 years 26 days.
3.....	33 years 4 months....	23 years 164 days.
3½.....	28 years 208 days....	20 years 54 days.
4.....	25 years.....	17 years 246 days.
4½.....	22 years 81 days....	15 years 273 days.
5.....	20 years.....	15 years 75 days.
6.....	16 years 8 months....	12 years 327 days.
7.....	14 years 104 days....	10 years 89 days.
8.....	12½ years.....	9 years 2 days.
9.....	11 years 40 days....	8 years 16 days.
10.....	10 years.....	7 years 100 days.

POWER OF ATTORNEY.

IT IS sometimes necessary for a person who is to be absent from home to empower some one else to act for him and sign his name. The legal document conferring that authority is called a power of attorney. Such an instrument should be drawn with the utmost exactitude, for it is a very important grant, especially if it be general in character. Here is a form, with a variation for general or special power indicated:

KNOW ALL MEN BY THESE PRESENTS, That I, Jonas Park, of the city of Chicago, county of Cook, State of Illinois, have made, constituted and appointed, and by these Presents do make, constitute and appoint John C. Frye true and lawful attorney for me and in my name, place and stead, *to lease, sell, or make any other disposition whatever of any of my property in said city, [or certain specified property] and to sign, seal and deliver any agreement, assignment, assurance, conveyance or lease to any person who shall purchase, or agree to purchase, such property, or any part thereof, and in due form of law to acknowledge any such instrument necessary to the proper conveying or leasing said premises, or any part thereof,* giving and granting unto my said Attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as I might or could do if personally present, with all power of substitution and revocation, hereby ratifying and confirming all that my said Attorney or his substitute shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the 2d day of June, one thousand eight hundred and ninety-two.

Signed, Sealed and Delivered

JONAS PARK. [SEAL]

in Presence of

HENRY WALKER,

Notary Public.



HOW TO WRITE A NOTE.

NOTWITHSTANDING all the advice given to do business on a cash basis and not run in debt, the American people are remarkably free in giving promissory notes. A good many men will buy almost anything if allowed time to pay for it. It is, therefore, highly important that every man should know for himself how to write, collect and transfer notes. The following rules have been compiled from the best authorities and cover the whole ground and that with accuracy and clearness:

1. There are two parties to a note, the maker and the payee.

2. If a note is lost or stolen, it does not release the maker; he must pay it, if the consideration for which it was given and the amount can be proven.

3. Notes bear interest only when so stated.

4. A note made on Sunday is void.

5. A note obtained by fraud, or from a person in a state of intoxication, cannot be collected.

6. "Value received" is usually written in a note, and should be, but is not necessary. If not written, it is presumed by law or may be supplied by proof.

7. The maker of an "accommodation" bill or note (one for which he has received no consideration, having lent his name or credit for the accommodation of the holder) is not bound to the person accommodated, but is bound to all other parties, precisely as if there was a good consideration.

8. No consideration is sufficient in law if it be *illegal* in its nature.

9. A note indorsed in blank (the name of the indorser only written) is transferable by delivery, the same as if made payable to bearer.

10. If time of payment of a note is not named, it is payable on demand.

11. The time of payment of a note must depend upon a contingency. The promise must be absolute.

12. The holder of a note may give notice of protest either to all the previous indorsers or only to one of them; in case of the latter he must select the last indorser, and the last must give notice to the last before him, and so on. Each indorser must send notice the same day or the day following. Neither Sunday nor any legal holiday is counted in reckoning time in which notice is to be given.

13. The loss of a note is not sufficient excuse for not giving notice of protest.

14. If two or more persons, as partners, are jointly liable on a note or bill, due notice to one of them is sufficient.³

15. If a note is transferred as security, or even as payment of a pre-existing debt, the debt revives if the note or bill be dishonored.

16. An indorsement may be written on the face or back.

17. An indorser may prevent his own liability to be sued by writing, "without recourse," or similar words.

18. Written instruments are to be construed and interpreted by the law according to the simple, customary and natural meaning of the words used.

19. The finder of negotiable paper, as of all other property, must make reasonable efforts to find the owner, before he is entitled to appropriate it for his own purposes. If the finder conceal it he is liable to the charge of larceny or theft.

20. One may make a note payable to his own order and indorse it in blank. He must write his name across its back or face, the same as any other indorser.

21. After the death of a holder of a note his executor or administrator may transfer it by his indorsement.

A few forms of notes may be given in this connection, as guides :

\$209.

Chicago, July 18, 1892.

For value received, I promise to pay George W. Beard, or order, Two Hundred and Nine Dollars (\$209), with interest at 6 per cent, ninety days after date.

Dwight E. Weald.

\$25.

OTTAWA, ONT., Oct. 5, 1892.

On demand, I promise to pay to the order of J. D. Jones, Twenty-five Dollars. Value received, with interest at 6 per cent.

ISAAC HOWLAND.

\$200.

POLO, ILL., March 1, 1892.

One year from date, we promise to pay P. D. Helmet, or order, Two Hundred Dollars. Value received. Interest at 6 per cent.

MORRIS NELSON,
SWIFT G. WILLIAMS.

The indorsement of a note is an important feature of business. This is the signature of the payee on the back of the note. If partial payment is made at any time the amount should be written plainly, the date given and the payee should indorse his name beneath. Often a note has many indorsements before final payment is made. A still more common practice is to assign the note to some one else. "Pay to the order of John Smith," followed by the signature, makes the note payable to John Smith, or to some other person to whom he in turn may assign. In this way a note may go through a dozen hands before final payment. If the words, "without recourse," are inserted before the signature, that relieves the indorser of responsibility for the payment. In other words, it shows that the note was taken on collection, not bought outright. It is a common form of indorsement on drafts also, taken from depositors by banks for collection.

A JUDGMENT NOTE.

There are many forms of notes, but one form deserves special attention, for it means a great deal. No man who has ever given a judgment note and felt the screws tighten about him will forget what such a note is, but as a warning against giving one unnecessarily special attention is called to it. The first part is an ordinary promissory note. "For value received I promise to pay," etc., but appended to it, and preceding the signature, is this clause, printed usually in small type:

And to secure the payment of said amount, I hereby authorize, irrevocably, any attorney of any Court of Record to appear for me in such Court, in term time or vacation, at any time hereafter, and confess a judgment without process in favor of the holder of this

Note, for such amount as may appear to be unpaid thereon, together with the costs and twenty dollars attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and consent to immediate execution upon such judgment, hereby ratifying and confirming all that the said attorney may do by virtue thereof.

A judgment note means that the holder of it can proceed without delay to sacrifice the property of the debtor to satisfy the debt. Banks often protect themselves by exacting judgment notes, while other creditors must go into court, prove their claims and get judgment. The following is a judgment note payable at, not to, a bank :

\$450. CHICAGO, ILL., Nov. 8, 1892.

Ninety days after date, for value received, we promise to pay to the order of Jonathan Clark Four Hundred and Fifty Dollars, at THE CHICAGO NATIONAL BANK, with interest at seven per cent per annum after maturity, until paid. FRANCIS DRAKE.

[Due February 7, 1893.] GEORGE DRIGGS.

To secure the payment of our note of this date for Four Hundred and Fifty Dollars, we have transferred and delivered to the legal holder thereof the following collaterals, to-wit: [Here describe the collaterals] the market value of which is to-day \$900, and now agree that said legal holder may at any time after maturity of said note, or before if in the judgment of said legal holder any of such collaterals depreciate in value, or are found to be of less value than above stated, sell the same or any part thereof, at public or private sale, with or without notice or demand of any kind, and apply the proceeds upon said note. Any surplus of collaterals or proceeds may be held for or applied upon any other liability or indebtedness which said legal holder now has or may then have against us. All expenses of suing, collecting or selling any collaterals may be deducted, so that only net proceeds shall be so applied. Said legal holder may purchase at any such sale. Any substituted or added collaterals shall be subject to this contract, which shall pass to and be in force in favor of any holder of said note. No suit, judgment or other proceeding or other security shall affect the security hereby given until the indebtedness and liability herein provided for be fully paid and satisfied.

CHICAGO, ILL., December 17, 1892. FRANCIS DRAKE.
GEORGE DRIGGS.

HOW TO WRITE A RECEIPT.

THE most usual form of receipt is attached to a bill. A presents his bill to B for goods sold, work done, material furnished, or the like—B pays it, and A, in person or by his agent, writes beneath the bill, "Received payment," and signs his name or the name of the firm. A separate receipt paper is not required. If the payment is made by a bank-check the check itself would be in effect a receipt, but the best way is always to have a bill made out and the receipt indorsed beneath it. The receipt should be kept at least a year before being destroyed. Either dishonestly or accidentally a second bill may be made out and presented, and in that case the old receipt will be needed to prove payment.

If the payment made is on account, or in part settlement of the claim, the receipt should so state. If the receipt is signed by an agent, and not the actual creditor, the agent should append his own name, or an initial which would identify the signature. If the payment is in satisfaction of a note, mortgage or other instrument of indebtedness no receipt is necessary but a surrender of the instrument itself. If the payment of a note is in part, then the amount paid and the date should be noted on the back. Often a promissory note has numerous indorsements before being finally taken up.

Sometimes the receipt is not for money paid on a debt but for property loaned, or delivered in trust. In

such case the receipt should be explicit. The thing or things loaned or entrusted to another should be plainly stated in the document, so that when the time comes for return there may be no uncertainty as to what the receipt really calls for.

FORMS OF RECEIPTS.

ST. LOUIS, Oct. 10, 1891.

Received of Carl Pierce, through Franklin Marsh, of Springfield, Illinois, One Hundred and Seventy-Six Dollars (\$176) in full payment of said Pierce's indebtedness to me up to date.

JOSEPH PERKINS.

CHICAGO, Dec. 10, 1892.

Received of Jonas Hutchins, Forty-Five Dollars (\$45) on account.

JOEL LINES.

PLAINFIELD, IOWA, May 10, 1891.

Received of Hobart Garth the following mentioned articles for safe keeping, to be delivered to him or to his order on demand, without charge for rent or use: one piano, one set of dishes, one bedstead, two pairs of blankets, one dozen silver spoons, a set of parlor furniture, a cook stove, a chamber suit, forty books in book-case, six carpets, ten oriental rugs.

ISAAC HOWLAND.



HOW TO GIVE A DUE BILL.

NOT infrequently a creditor wants a written acknowledgment of a debt, without exacting a promissory note. Sometimes the due bill is made to draw interest, but not usually. It is enough, ordinarily, for it to state the amount is due the creditor on demand, and that it is for value received. Nothing is said about payment to order and, therefore, the due bill is not assignable. It is not what is known as "negotiable paper." It is a memorandum valuable as evidence of indebtedness. A judgment could be secured on the strength of it. A due bill may call for payment in cash, or in merchandise, farm products, or anything else.

HOW TO MAKE AN ORDER.

An order is usually made on a store. A person who has an account, or perhaps the owner of the store, instead of paying cash for work done or property sold, gives an order for merchandise. A farmer often gives his hired help an order for whatever article or articles the servant wishes to buy. When this system is employed by a coal company, lumber company, or the like, to pay the men, the orders being on the company's own store, it is called the "truck system" and is liable to gross abuse. Ordinary orders are, however, a matter of mutual convenience, running much as follows:

\$60.00.

CHICAGO, Dec. 10, 1892.

Messrs. Marshall Field & Co.:—Please allow the bearer to

purchase goods to the value of \$60, and charge the same to my account.

HORACE WARNER.

An order is not mandatory. The holder is not obliged to present it, or to trade the full amount, nor is the merchant obliged to fill the requisition. In sending a stranger for any kind of movable property the sender should make out a written order and not rely on a verbal request. One should be very careful in honoring a verbal order, for it may be the person presenting it is a swindler.

When the order is for the delivery of a specified article or articles, a receipt should be given by the person bringing the order, thus :

CHICAGO, Aug. 10, 1892.

James P. Smith :—Please deliver to bearer, Henry Walker, my sealskin sacque.

JANE W. JONES.

CHICAGO, Aug. 11, 1892.

Received of James P. Smith on the order of Jane W. Jones, one sealskin sacque.

HENRY WALKER.

\$76.

JOLIET, Nov. 10, 1892.

Due Peter Schneider, for value received, Seventy-six Dollars (\$76), with interest from date.

TYLER CUMMINGS.

Or,

\$488.72.

CHICAGO, Sept. 1, 1892.

Due Henry Marrs, on demand, Four Hundred and Eighty-eight Dollars and Seventy-two-hundredths (\$488.72), payable in wool at the current price on the last day of January, 1893.

HERMAN PHILLIPS.

HOW TO WRITE A GUARANTEE.

IT is no very uncommon thing for one to write a guarantee without intending to do so. A writes to B inquiring about C and gets a cordial endorsement in reply, whereupon he sells C a bill of goods on credit. When the time for payment comes C fails to respond and the debt proves a loss. Thereupon A demands of B that he foot the bill, and quite likely the courts would hold B liable, the same as if the guarantee had been formal.

The following are good forms of guarantees:

For value received I guarantee the due payment of the within written note.

December 6, 1892.

C. T. BROWN.

For value received I guarantee the due payment of a promissory note, dated *June 1, 1891*, whereby *H. M. Groves* promises to pay to *J. H. Stover* one hundred dollars, in *ten* months.

June 15, 1891.

O. W. BALL.

For value received I guarantee that the within bill (describing it) will be collected and paid if demanded in due course of law.

August 5, 1892.

H. H. BOWEN.

LETTER OF GUARANTY.

SIR:—If you will sell to *Mr. W. Smith*, of *Lisbon, Iowa*, the goods he wishes to buy (or the goods may be described), to the amount of *\$100*, I, for value received, hereby promise and guarantee that the price thereof shall be duly paid.

September 2, 1892.

A. B. MORRIS.



HOW TO RECKON INTEREST.

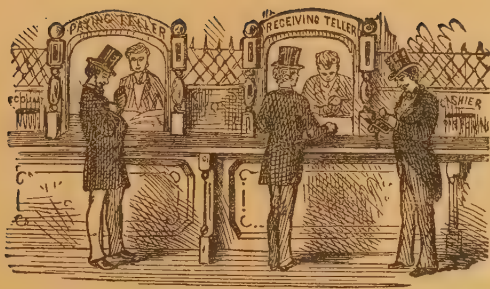
IT IS a simple process to compute interest, one would naturally say, but to avoid mistakes and misunderstandings, as well as to facilitate the reckoning, tables have been provided and are used by all banks and similar institutions. Individuals should use the same tables both in computing the interest on what they borrow and what they loan. The first rule is to multiply the principal by the number of days and then divide the result according to the rule of interest charged, as follows:

At 3 per cent by.....	120	At 9 per cent by.....	40
At 4 per cent by.....	90	At 10 per cent by.....	36
At 5 per cent by.....	72	At 12 per cent by.....	30
At 6 per cent by.....	60	At 15 per cent by.....	24
At 7 per cent by.....	52	At 20 per cent by.....	18
At 8 per cent by.....	45		

The table on the next page is used largely by banks. The numbers on the top represent the months of the year, beginning with 1 for January, and the first row on the side of each table represents the days of the month. To obtain the number of days between two dates in the *same* year, subtract the top number opposite the first date from the *top* number opposite the second date—to find the number for consecutive years, subtract the top number opposite the first from the *bottom* opposite the second date. To find a date a given number of days ahead of any given date, add the given number to the

top number opposite the given date. The sum of the two will be opposite the required date.

1	2	3	4	5	6	7	8	9	10	11	12
1	32	60	91	121	152	182	213	244	274	305	335
2	33	61	92	122	153	183	214	245	275	306	336
3	34	62	93	123	154	184	215	246	276	307	337
4	35	63	94	124	155	185	216	247	277	308	338
5	36	64	95	125	156	186	217	248	278	309	339
6	37	65	96	126	157	187	218	249	279	310	340
7	38	66	97	127	158	188	219	250	280	311	341
8	39	67	98	128	159	189	220	251	281	312	342
9	40	68	99	129	160	190	221	252	282	313	343
10	41	69	100	130	161	191	222	253	283	314	344
11	42	70	101	131	162	192	223	254	284	315	345
12	43	71	102	132	163	193	224	255	285	316	346
13	44	72	103	133	164	194	225	256	286	317	347
14	45	73	104	134	165	195	226	257	287	318	348
15	46	74	105	135	166	196	227	258	288	319	349
16	47	75	106	136	167	197	228	259	289	320	350
17	48	76	107	137	168	198	229	260	290	321	351
18	49	77	108	138	169	199	230	261	291	322	352
19	50	78	109	139	170	200	231	262	292	323	353
20	51	79	110	140	171	201	232	263	293	324	354
21	52	80	111	141	172	202	233	264	294	325	355
22	53	81	112	142	173	203	234	265	295	326	356
23	54	82	113	143	174	204	235	266	296	327	357
24	55	83	114	144	175	205	236	267	297	328	358
25	56	84	115	145	176	206	237	268	298	329	359
26	57	85	116	146	177	207	238	269	299	330	360
27	58	86	117	147	178	208	239	270	300	331	361
28	59	87	118	148	179	209	240	271	301	332	362
29	60	88	119	149	180	210	241	272	302	333	363
30	61	89	120	150	181	211	242	273	303	334	364
31	62	90	121	151	182	212	243	274	304	335	365
32	63	91	122	152	183	213	244	275	305	336	366
33	64	92	123	153	184	214	245	276	306	337	367
34	65	93	124	154	185	215	246	277	307	338	368
35	66	94	125	155	186	216	247	278	308	339	369
36	67	95	126	156	187	217	248	279	309	340	370
37	68	96	127	157	188	218	249	280	310	341	371
38	69	97	128	158	189	219	250	281	311	342	372
39	70	98	129	159	190	220	251	282	312	343	373
40	71	99	130	160	191	221	252	283	313	344	374
41	72	100	131	161	192	222	253	284	314	345	375
42	73	101	132	162	193	223	254	285	315	346	376
43	74	102	133	163	194	224	255	286	316	347	377
44	75	103	134	164	195	225	256	287	317	348	378
45	76	104	135	165	196	226	257	288	318	349	379
46	77	105	136	166	197	227	258	289	319	350	380
47	78	106	137	167	198	228	259	290	320	351	381
48	79	107	138	168	199	229	260	291	321	352	382
49	80	108	139	169	200	230	261	292	322	353	383
50	81	109	140	170	201	231	262	293	323	354	384
51	82	110	141	171	202	232	263	294	324	355	385
52	83	111	142	172	203	233	264	295	325	356	386
53	84	112	143	173	204	234	265	296	326	357	387
54	85	113	144	174	205	235	266	297	327	358	388
55	86	114	145	175	206	236	267	298	328	359	389
56	87	115	146	176	207	237	268	299	329	360	390
57	88	116	147	177	208	238	269	300	330	361	391
58	89	117	148	178	209	239	270	301	331	362	392
59	90	118	149	179	210	240	271	302	332	363	393
60	91	119	150	180	211	241	272	303	333	364	394
61	92	120	151	181	212	242	273	304	334	365	395
62	93	121	152	182	213	243	274	305	335	366	396
63	94	122	153	183	214	244	275	306	336	367	397
64	95	123	154	184	215	245	276	307	337	368	398
65	96	124	155	185	216	246	277	308	338	369	399
66	97	125	156	186	217	247	278	309	339	370	400
67	98	126	157	187	218	248	279	310	340	371	401
68	99	127	158	188	219	249	280	311	341	372	402
69	100	128	159	189	220	250	281	312	342	373	403
70	101	129	160	190	221	251	282	313	343	374	404
71	102	130	161	191	222	252	283	314	344	375	405
72	103	131	162	192	223	253	284	315	345	376	406
73	104	132	163	193	224	254	285	316	346	377	407
74	105	133	164	194	225	255	286	317	347	378	408
75	106	134	165	195	226	256	287	318	348	379	409
76	107	135	166	196	227	257	288	319	349	380	410
77	108	136	167	197	228	258	289	320	350	381	411
78	109	137	168	198	229	259	290	321	351	382	412
79	110	138	169	199	230	260	291	322	352	383	413
80	111	139	170	200	231	261	292	323	353	384	414
81	112	140	171	201	232	262	293	324	354	385	415
82	113	141	172	202	233	263	294	325	355	386	416
83	114	142	173	203	234	264	295	326	356	387	417
84	115	143	174	204	235	265	296	327	357	388	418
85	116	144	175	205	236	266	297	328	358	389	419
86	117	145	176	206	237	267	298	329	359	390	420
87	118	146	177	207	238	268	299	330	360	391	421
88	119	147	178	208	239	269	300	331	361	392	422
89	120	148	179	209	240	270	301	332	362	393	423
90	121	149	180	210	241	271	302	333	363	394	424
91	122	150	181	211	242	272	303	334	364	395	425
92	123	151	182	212	243	273	304	335	365	396	426
93	124	152	183	213	244	274	305	336	366	397	427
94	125	153	184	214	245	275	306	337	367	398	428
95	126	154	185	215	246	276	307	338	368	399	429
96	127	155	186	216	247	277	308	339	369	400	430
97	128	156	187	217	248	278	309	340	370	401	431
98	129	157	188	218	249	279	310	341	371	402	432
99	130	158	189	219	250	280	311	342	372	403	433
100	131	159	190	220	251	281	312	343	373	404	434
101	132	160	191	221	252	282	313	344	374	405	435
102	133	161	192	222	253	283	314	345	375	406	436
103	134	162	193	223	254	284	315	346	376	407	437
104	135	163	194	224	255	285	316	347	377	408	438
105	136	164	195	225	256	286	317	348	378	409	439
106	137	165	196	226	257	287	318	349	379	410	440
107	138	166	197	227	258	288	319	350	380	411	441
108	139	167	198	228	259	289	320	351	381	412	442
109	140	168	199	229	260	290	321	352	382	413	443
110	141	169	200	230	261	291	322	353	383	414	444
111	142	170	201	231	262	292	323	354	384	415	445
112	143	171	202	232	263	293	324	355	385	416	446
113	144	172	203	233	264	294	325	356	386	417	447
114	145	173	204	234	265	295	326	357	387	418	448
115	146	174	205	235	266	296	327	358	388	419	449
116	147	175	206	236	267	297	328	359	389	420	450
117	148	176	207	237	268	298	329	360	390	421	451
118	149	177	208	238	269	299	330	361	391	422	452
119	150	178	209	239	270	300	331	362	392	423	453
120	151	179	210	240	271	301	332	363	393	424	454
121	152	180	211	241	272	302	333	364	394	425	455
122	153	181	212	242	273	303	334	365	395	426	456
123	154	182	213	243	274						



HOW TO DO BANK BUSINESS.

IN doing business with a bank, whether as depositor, making collections, getting drafts, or making loans, avoid any unnecessary talk or delay.

Use the blanks furnished by the bank in all your business with it, so far as practicable.

Keep your check-book and deposit-book or pass-book in a safe place, where others can not get them.

Have your pass-book written up once a month or oftener, and in that way keep track of your money, and when you get a batch of checks back compare them with your stubs to see that they are all right every way.

If any alteration has been made in a check you drew, or the wrong person got the money, you can detect it. If the check has been raised, or the wrong person got the money, you must go to the bank with it at once. You are responsible only for the original amount of the check or draft, and not for the fraudulent part, and if the bank has paid the wrong person the loss is not yours.

You will find it to your advantage to do your banking business early in the day, and *never overdraw your account.*

HOW TO KEEP A BANK ACCOUNT.

Banks are of comparatively recent origin. A few existed in the middle ages, but they are almost wholly modern. In this country a much larger amount of payments are made through banks than in any other land. At least ninety per cent. of the medium of exchange, the money, practically, in common use, consists of bank checks. Where one dollar of payment is made in actual money nine dollars are paid by check. The keeping of bank accounts is not confined to business men and capitalists. A great many wage-earners and farmers have their bank accounts, and everybody ought to know how to do bank business.

If you are not acquainted with a banker get some one to introduce you by letter or in person. You will be required to sign your name in a book kept by the bank for that purpose, so that the genuineness of your signature may be determined in any case of doubt. You will be given a blank book you could carry in your pocket, in which each deposit will be entered by the receiving teller of the bank and your account balanced from time to time. That book will have on the front cover this:

METROPOLITAN NATIONAL BANK OF CHICAGO

in account with

HOWARD JONES.

NOTICE.

Always bring your book with your deposit.

See that entries agree with your ticket.

Books should be left for balancing as often as once a month.

This Bank in receiving collections acts only as your agent, and does not assume any responsibility beyond due diligence on its part, the same as on its own paper.

METROPOLITAN NATIONAL BANK.

HOW TO GET YOUR OWN NOTE DISCOUNTED.

Often one wants to borrow of a bank, and in that case he asks to have his own note discounted. That is, one asks for a loan of \$3,000, for example, and the bank grants it. In that case the interest is figured up for the time specified in the note at the current or agreed rate, and the borrower paid the amount of the note less the interest. The principal profit in banking is discounting notes on this plan, which is simply loaning money.

In some cases, but not always, the applicant for discount is required to get some one else to sign the note with him, and to furnish some kind of collateral security. Business men frequently have a rating at their regular banks. It is understood that a particular man, firm or corporation is allowed to borrow money up to a certain amount. That is called a line of discount. To get the accommodation required by one's business is one of the prime conditions of success. The business man who can not get a note discounted might as well retire from business.

\$625

CHICAGO, May 10, 1892.

Sixty days after date we promise to pay to Robert F. Mann, or order, at the First National Bank, Six Hundred and Twenty-Five Dollars, without defalcation. Value received.

HORACE JONES.
PETER SNYDER.

HOW TO DRAW MONEY FROM BANKS.

There is only one way to get your money out of a bank, and that is to draw a check for it. Every bank has deposit-books, known as pass-books, and blank check-books, both of which are given to the depositors without charge. It is not necessary to use either. You can get a certificate of deposit for your money and use individual check blanks, but the former way is the better way. A check is merely an order on the bank to pay a certain amount of money to a certain person, and if the signer of the check has enough money on deposit to meet the requirement, and the bank is satisfied that the signature is genuine and the person presenting the check is entitled to receive the money, the check is honored. If the person presenting it, whether the original payee or some one to whom it has been endorsed, is personally unknown to the paying teller, he is obliged to insist that some one whom he does know shall identify the payee. This is sometimes embarrassing, but no one should take offense on that score.

If a bank pays a forged check, or gives the money to the wrong person, the loss falls upon the bank itself and not the depositor.

It is always desirable for one to have a uniform way of signing his name so that bankers and others may become familiar with it and be able to tell at a glance whether it is genuine or not. A creditor can, if he sees fit, require that a debt should be paid in legal tender money, but checks are almost always accepted, and in accepted form in themselves receipts. They show on their face and back that the creditor got his pay.

If a creditor wants to avoid risk he exacts that a check shall be certified. The moment a bank certifies to a check it takes the amount of money specified out of the account of the drawer of the check and places it to its own account, and then becomes itself liable for the payment, whenever demanded.

BANK FORMS.

The following are bank deposit tickets, checks and drafts.

DEPOSIT SLIP.

DEPOSITED WITH
THE CHICAGO NATIONAL BANK,
FOR ACCOUNT OF

D. W. Putnam.

Chicago, Dec. 3, 1892.

			Coin, Currency, Checks on this Bank, and Checks payable out of the City.	
			10	
GOLD.....	.....	.....	13	.....
SILVER....	.....	.....	87	.....
CURRENCY.	.....	.....	110	.....
Checks on other City Banks				
	100	33		
.....	110			
.....				
	210	33		

No. 42.

Chicago, Dec. 4, 1892.

The Chicago National Bank.

Pay to the order of

E. W. Berland

Forty-seven.....DOLLARS

\$47.

Philo Jenkins.

DRAFT.

\$ 87.

Chicago, Ill.,

Dec. 5, 1892.

Park Exchange Bank pay to the order of

The Chicago National Bank,

Eighty-seven.....DOLLARS,

value received, and charge the same as advised to the account of

F. M. Blount Asst. Cash.

To Park Exchange Bank }

New York, N. Y. }

CERTIFICATE OF DEPOSIT.

The Chicago National Bank.

No. 48.

Chicago,

June 14, 1887.

N. P. Waller has deposited in this Bank

Four Hundred.....DOLLARS

payable to the order of

himself

on the return of this certificate.....

\$400.

F. M. Blount, Asst. Cash.

CERTIFICATE OF DEPOSIT.

Countersigned.....Teller.

HOW TO INDORSE A NOTE OR DRAFT.

It is a common thing for one who is paid by a promissory note to get it cashed at a bank. This is called getting a note discounted. For example, a farmer sells a pair of horses for \$250, taking the buyer's note, payable in three months from date. Now, if that note is really a good and safe one he can take it to the bank and get it cashed. At least it is a good rule never to take a note that you could not get discounted. If the bank does discount the note it will require the person offering it to indorse it on the back, thus becoming liable for the full amount in case the original signer fails to pay it at maturity. The following different ways of indorsement are in use:

Indorsement in Full.

Pay to the order
of P. T. Ray.
J. H. Stover.

Indorsement in Blank.

J. H. Stover.

When the indorsement is to a particular person that person must also indorse it before it is paid, or to make it payable to a third person.



TREASURY DEPARTMENT.

HOW TO DETECT COUNTERFEIT MONEY.

THERE are two kinds of counterfeit money, coin and paper. A spurious coin is told easily by its lightness of weight, generally. The ring of the metal on any hard substance is dull if there is alloy in the coin. The milling or edge-work is usually imperfect. But there is not much danger from this direction. Counterfeiters of coin are generally bunglers and soon brought to punishment, their dies destroyed and their coins gathered up and gotten out of the way. The real danger is from paper money.

What is popularly called the "wild cat," that is, the old system of State bank money, which prevailed in this country, and furnished all the paper money in the United States before the greenbacks and national circulation—both occasioned by the Civil War—there was a great deal of counterfeit money in use, and it was almost impossible to detect it. But now it is entirely practicable for every man to effectually protect himself from spurious paper money.

The counterfeit bill may also be made by raising

an original genuine bill, or by piecing several parts of bills together in a way to make the whole seem to be one bill of a higher denomination, but both of these methods are easily detected. The really dangerous bill is spurious in every respect. To guard against deception several points of information must be observed:

Examine the form and features of all human figures; if graceful, and features distinct, examine the drapery. Notice whether the folds lie naturally, and observe whether the fine strands of the hair are plain and distinct.

Examine the lettering. In a genuine bill it is absolutely perfect. There has never been a counterfeit put out but was more or less defective in the lettering.

Counterfeiters rarely, if ever, get the imprint or engraver's name perfect. The shading in the background of the vignette and over and around the letters forming the name of the bank, on a good bill, is even and perfect; on a counterfeit it is uneven and imperfect.

The die work around the figures of the denomination should be of the same character as the ornamental work surrounding it.

Never take a bill deficient in any of these points.

These rules are especially approved by New York bankers. One should be careful not to be imposed upon by a stranger seeking the accommodation of having one large bill exchanged for several small ones.

According to a statement made in the International Monetary Conference of 1892, the amount of counterfeit silver money on the Continent of Europe in circulation is \$100,000.00.

One should acquire the habit of looking sharply at a bill before taking it, especially of a stranger, and, more especially, at a place of amusement, or where there is a special tendency to haste and liability to imposition.



ALL SORTS OF SWINDLES.

THE devices resorted to by rogues to swindle honest men are like the sands of the desert for multitude. One of the fundamental ideas of the swindling class is that all men are rascals, or, at least, so large a per cent. are that the shrewdest way to play a confidence game is to make the victim think he is being let into the secret of a plan for swindling others. Not infrequently the Simple Simon is made to believe that he is getting the better of the sharper, himself,

with whom he is dealing. The three-card monte man lures his victims on by the hope of beating him at his own game, which is about the most foolish thing any man ever undertook to do. Never try to outwit a swindler on his own ground. It can never be done, except as he allows himself to be beaten as bait for others.

SNIDE JEWELRY.

Ordinary purchasers of jewelry are not judges of its real value. It takes an expert to tell "rolled plate" from solid gold or silver, real jewels from paste or glass. Never patronize the jewelry auctioneer of a large city. It is dangerous. A genuine watch or other article may be displayed and apparently sold, but when the delivery comes a fraudulent substitute may be palmed off. Very likely the other bidders were hired for the purpose of duping strangers. Keep entirely clear of such places. That is the only safe way.

CARD TRICKS.

There are several games of cards which are not played for the amusement of friends, but the fleecing of strangers. The most widely known is three-card monte. Old and well-known as it is, it still catches a great many gulls. As the name indicates, the game is played with three cards, usually very stiff and greasy.

The scheme is to get the looker-on to bet on the turn of a card. To egg him on he is allowed in a sly way to put some sort of a mark on a card so that he thinks he can identify it on the back. The monte man lets him win a few small bets probably and thus gain confidence in his ability to "beat the game," as the phrase is. Then when he thinks the bettor has gone about the

length of his financial tether the holder of the cards manages to transfer the mark to another card and the fleeing is accomplished.

This game and similar tricks are often played at country fairs, in spite of all precautions on the part of the management.

THE ENVELOPE TRICK.

Sometimes a rich harvest is gathered in by two or more swindlers through a box of envelopes containing prizes. On payment of a certain sum of money, varying according to circumstances and accident, a person can help himself to any one of the envelopes in the box and get the prize it calls for.

In a few cases the prize is worth more than it costs and the lucky drawer serves as a decoy for others. But for the most part the prizes are blanks or worthless trinkets of some sort. The strangers standing around are "cappers," or partners in fraud of the man who is in charge of the box and the draw.

The cheating is done in a way so sly as to be hard to detect, but if one makes it a point never to gamble he is in no danger from any of these tricksters, however deft and seductive they may be.

COUNTERFEIT MONEY.

Another appeal to the fraudulent and criminal instinct is the "green goods" trick. The victim is cunningly led to suspect that the goods offered him, and on which he can make such an enormous profit, are counterfeit bills or coin, when, as a matter of fact, he has no such "goods" about him. He has two packages looking just alike. One contains greenbacks, new and genuine, which he intends his victim shall see and sup-

pose to be very nearly perfect counterfeits. He pretends to sell them, but in the delivery manages to substitute the blank package. The victim does not mistrust the game and by the time he finds it out the swindler is off and away. This "green goods" game is largely played by mail. If the man addressed is honest and turns the letter over to the nearest officer of justice, and the matter should be probed, no counterfeits would be found, and there's nothing illegal in having a package of genuine money in one's possession, or a package of blank paper, either one or both. The only risk is of being caught after the sale and delivery, and in that case the swindler would be largely protected by the victim's reluctance to let it be known that he tried to supply himself with a package of counterfeit money.

THE NOTE TRICK.

Another dangerous swindle is to get a man to sign a contract, as he supposes, which by tearing off one end becomes a regular promissory note which the swindler can easily sell to some neighbor or neighboring bank, he himself going on about his business. This kind of trickery is played by men who go from place to place, farm to farm, and claim to be wanting agents for a perfectly legitimate business. We will suppose Peter Cramer, as he calls himself, represents himself as wanting to appoint agents to sell a patent hay press. He visits George Snyder, a farmer, on his farm, tells him what a valuable patent it is, but says he does not want to sell the right, only to appoint with wholesale authority to sell in that county, and he need not pay a dollar of royalty on the machines unless his sales amount to a sum specified, say \$500, and then the royalty shall be only

\$10. The machines themselves he promises to supply on demand for \$250. The farmer thinks he runs no risk and that he may make a handsome profit—\$240. The proposition meets his favor and the following contract is signed:

SWINDLING CONTRACT.

Hennepin, Ill., Nov. 27, 1892.

One year after date, I promise to pay Peter Cramer or bearer Ten Dollars, when I sell by order Five Hundred and Seventy-five Dollars (\$575) worth of Patent Hay Presses, for value received, at ten (10) per cent per annum. Said Ten Dollars when due is payable at Hennepin, Ill.

George Snyder, Agent for Peter Cramer.

Witness: *Benj. Jones.*

This reads right along smoothly, but by cutting off the right-hand portion above the words, "Agent for Peter Cramer," the document becomes a perfect promissory note, regular and usual in every way. This is one of the most dangerous frauds practiced.

THE LIGHTNING-ROD MAN.

It is often a matter of prudence to put a lightning-rod on one's house or barn, especially in a country specially subject to thunder-storms. But so many men have been robbed, and not merely cheated, by the lightning-rod man, that it is necessary to be on the alert in dealing with a stranger in that line. The stranger solicits an order and takes it in the following form :

JOLIET, ILL., June 7, 1892.

Henry Wade:—Please erect at your earliest convenience your lightning-rods on my barn, according to your rates, for which I agree to pay you 7 cents per foot, \$3 for each point, \$4 for each vane, \$5 for each arrow, \$1 for each ball or brace, cash when furnished, or a note due six months from date and bearing interest at six per cent.

JOSHUA PETERS.

Another figure may be inserted before or after the 7, making a very great difference in the price per foot, or the fellow may put in a lot of extra vanes, arrows, balls, points or braces, and thus run up a bill of hundreds of dollars, all under a binding contract. The exact number of each should be specified, and the price per foot written out and not given in figures alone.

FARM MACHINERY.

A good many farmers allow themselves to be talked into buying farm machinery, for which they have no use, at extravagant prices, or which they could get along without and should let alone.

The agent is in appearance a rough, hard-working granger, but, in fact, a swindler, or, it may be, a sleek, gentlemanly fellow with the air of good-breeding. He does not offer to sell, perhaps, but begins by asking

permission to store them in the farmer's barn. He then tells the farmer that if he can sell one or more he will give him a liberal commission, say 30 per cent. The farmer begins to run over in his mind neighbors who might be induced to buy such a machine as that, and his mouth waters at the thought of making so much money without working for it.

The stranger draws out a piece of paper which purports to be a receipt for the machine, with an agreement as to commission, asking the farmer to sign it, which he does, thinking it involves no liability beyond safe keeping for the machine and accounting for the purchase money when sold.

But a few weeks or months later that document turns up in the hands of a third party and proves, upon examination by a lawyer, to be in effect an agreement to pay money, from \$200 to \$500 being the extent, probably, of the obligation assumed.

Beware of signing any such paper when offered by a stranger. He may be, and probably is, a swindler in search of a victim

A PATENT RIGHT FRAUD.

A great many patents are worthless, and others, in themselves good, serve only as means of robbery. For example, a stranger calls on you and shows an illustration of a patent fence, explaining all about it and setting forth its merits and how popular it would be. He offers you the agency. It may be that it is a patent churn, a self-heating flat-iron, a patent broom, a dish washer, or any one of a thousand things which may be of convenience and utility.

The man represents himself as the owner or general agent in search of a local agent for that town or county. He offers to sell the right for that county for so much money, or to give a certain commission on every sale made. Very likely the victim has not the money to buy, but thinks it perfectly safe to accept the agency. The stranger only asks to be secured on the first cost of the specimen left with him to use in canvassing.

That seems reasonable, and he either pays cash or gives a note for the amount. That is all the swindler wanted. He has made a profit of three or four hundred per cent. on the specimen and that was all he was after.

BARB-WIRE.

One of the most notable devices for swindling farmers is for the swindler to represent himself as the agent of a machine for stretching barb-wire. He does not want to sell it to the farmer, but merely to put up a few yards, twenty to fifty, of fence so as to show off the machine. Of course the farmer thinks it a good chance to get a little fencing done free of charge.

The farmer is asked to go to the railroad station for the material and pay the freight. But he is told that the shipment has not yet been made. The manufacturer will send it as soon as ordered, and to simplify matters the order is given in the farmer's name. He signs what he understands to be a mere request to forward the desired fence material to his address. It may be that the order is on a postal card.

The agent goes away and the farmer thinks little more about it until after awhile a new man comes around with that order, and he finds that he has really

agreed to buy a patent fence stretcher and pay several hundred dollars for it. He tries to get out of it, but finds that he has been caught in a legal trap and that there is no way out. He has been duped and must pay the penalty.

THE "GROUND FLOOR" IMPOSITION.

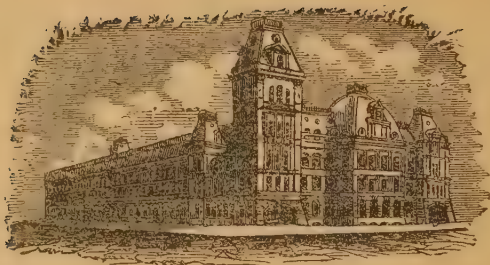
Another common swindle is to pretend to sell shares of stock in a valuable corporation "on the ground floor," when there is really no foundation for the concern. The corporate system has its advantages, but it also has its opportunities for cheating. Not infrequently one buys stock for a small figure, which he is told involves no liability, but which he afterward finds to be assessable. Instead of dividends he gets assessments which he must pay or have an execution levied upon his property. It looks inviting to have a certificate of stock in a corporation organized with a large capital, but many a man has found that the more he had the worse off he was. Be careful not to go into any enterprise until you are sure it is sound and safe, and then assume no responsibility beyond what you could afford to pay and not be seriously discommoded.

HOW TO ESCAPE BEING SWINDLED.

The greatest safeguard of all against being swindled is not to want to swindle anybody else. It is the "biter" that oftenest of all gets "bit" in the snapping up of "soft snaps," prompted by a greed that disregards the admonitions of honesty. But, as shown, there are forms of fraud and robbery which appeal to and are liable to victimize men of honor and integrity. Honesty goes far to afford protection, but one must also be

thoroughly alert in dealing with strangers, and not be blinded by a smooth and attractive exterior. A level head is needed in the protection of one's purse against all sorts of swindles, and there is no coat of armor which can protect one against the darts of fraud except a good heart and a sound head.





CORPORATIONS AND STOCK COMPANIES.

THE original way to form a corporation or joint-stock company was for the king to issue a letter-patent authorizing it. The next step was for the legislature to grant a charter. That is still the custom in some states. But the more usual way now is to have a general incorporation act, under which organizations can be created.

It takes three or more persons to organize a joint-stock company. The first thing is to write to the Secretary of the State for the necessary blanks for forming a company to do the kind of business had in mind. He will send them, and upon the payment of a small fee grant a license, as the first document is called. The stock having been taken, the next step is to get from the Secretary of State a certificate of organization. Statutes vary in different states, but are simple, the policy being to facilitate organization for all legitimate purposes.

The subscriber to stock becomes from the date of his

subscription liable for the full amount of his subscription, no matter what private understanding he may have had in the matter. The affairs of a corporation are managed by a board of directors, a president, secretary, treasurer, and such other officers as the by-laws may call for. The by-laws should be perfectly plain, with no unnecessary details.

HOW STOCK IS "WATERED."

The term "water," when applied to corporations, means that the shares of stock in a company have been increased without any increase in the actual capital, or investment. The corporation agrees to and proceeds to issue additional shares, which are parcelled out to the stockholders according to the amount of the original stock each one holds.

This "water" does no harm, in itself, but when it comes to dividends it cuts a figure—often a very considerable figure. The public is frequently made to provide the revenue necessary to pay dividends on a capitalization which represents no actual investment, which is a grievous burden upon the people.

PREFERRED STOCK AND BONDS.

Preferred stock is a term which applies to shares of stock in a corporation which must receive a dividend to a specified amount before the common stock can get any dividends at all. Not infrequently the effect of such an issue of stock is to prevent the payment of any dividend on common stock. The latter is valuable only as giving control of the company through the power to elect the officers.

A corporation can issue bonds, and generally does if

it does much business. Those bonds are in effect a mortgage on the property and resources of the company. They draw a given interest. If the company does not pay its interest it is liable to have its affairs put in the hands of a receiver. The non-payment of dividends is no cause for such action, but the non-payment of interest is. If, on the other hand, the corporation is making a great deal of money the bonds only get the specified interest, while the stock is entitled to all the surplus profits. Bonds are supposed to be a safe investment, stocks more uncertain, even preferred stock being liable to "pass" its dividends, as the phrase is, for non-payment of dividends at the regular time for such payment.

HOW TO FIND THE DAY OF THE WEEK FOR A GIVEN DATE.

THE following rule for finding any date for any year applies to this the Nineteenth Century. For the last century *add* 2 before dividing by 7; for the next century *subtract* 2 before such division:

Increase the last two figures of the given year by adding thereto one-fourth of the same, then add to this sum both the day of the month and the ratio of the month. This sum must then be divided by the number of days there are in a week. That remaining will show which day of the week the given date fell on, Sunday being number 1.

The only thing obscure in this rule is the ratio. That varies with the months. June has a zero mark for its ratio; December, 1; April and June, 2; January and October, 3; May, 4; August, 5; March, November and February, 6.



OIL WELLS OF PENNSYLVANIA.

HOW TRUSTS ARE CREATED.

THE term "TRUSTS," in its modern meaning, is comparatively new. The creation of a trust was formerly the placing of money, goods, land, or an estate in the hands of a person or corporation for safe keeping and for the benefit of a third party. But now a "trust" means a combination for the benefit of the parties to the combine, the latter term, in this sense, being also of recent use. The most notable trusts in this country are the whiskey trust, the sugar (refinery) trust, the coal trust (anthracite) and the cotton seed oil trust. The Standard Oil Company is a monopoly without being a trust in form. The dressed beef syndicate is another monopoly without being a trust in form.

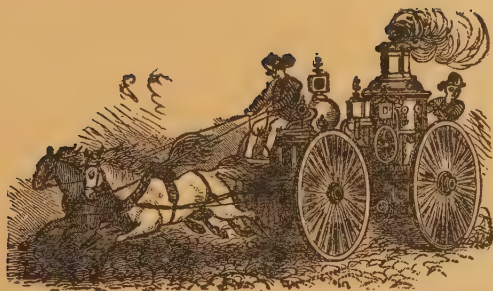
In the creation of a trust the first thing is to get as many as possible of the owners of distilleries, or whatever kind of property it may be, to join in putting their properties in the hands of one trustee, usually

a corporation formed for that purpose, each property being put in at an appraised valuation and certificates or shares issued according to each one's proportion of the whole, and then the common profits or losses, as the case may be, are shared *pro rata*.

The entire properties are then handled and operated as if owned by one corporation, and no individual establishment can produce more than the general management allows, or sell the product for less than the agreed price. The object is to restrict production, prevent competition and maintain the highest possible price. Such trusts prevent the law of supply and demand from regulating prices, and are against the interest of the consuming public.

Congress passed the so-called Sherman anti-trust law to break up and destroy such combinations, and many states have passed similar laws. It is difficult to reach the evil, so easy is it to evade the letter of a statute by a technical variation in the form adopted.

A railroad trust is called a "pool," and is formed by an agreement between competing lines to observe uniform and agreed-upon rates for passenger and freight charges. Pools are strictly forbidden by the Inter-state Commerce act, and like all other trusts, are punishable with fine or imprisonment, or both, at the option of the court. Thus far, it may be added, very little actual progress has been made in the practical suppression of any form of trusts.



INSURANCE.

THE system of insurance, now so nearly universal, is one of the modern contrivances for lessening the nardship of calamity. No householder, whether in city or country, should let his house and household effects go uninsured a single day. The farmer should also keep his barns and their contents insured, the merchant his stock of goods, the manufacturer his plant and the mechanic his tools. Husbands and fathers should, as a rule, have their lives insured for the benefit of their families. Any man is liable to die and leave his family in want or his property incumbered by debt.

In some lines of occupation accident insurance is practicable and very desirable. There are many organizations for mutual insurance against losses by fire, death, casualty, accident or ill-health, and if honestly conducted they are quite as good as, and cheaper than, any other form of insurance. Marine insurance is the insurance of all kinds of water crafts and their

cargoes. The agent through whom the insurance is secured is called an underwriter, the contract of insurance, a policy, and the amount paid for it, its premium. False representations on the part of the person taking out the insurance vitiates the policy. There are some points which everybody should clearly understand. They may be summarized as follows :

Premises insured against fire must not be altered materially without notice to the insurers and their consent obtained. And movable articles must not be removed without similar notice and consent, which must be endorsed upon the policy accordingly.

That only is a loss which is the direct and immediate consequence of the perils enumerated in, and not excepted by, the policy. Thus, a loss caused by water from engines to a stock in a different building from the one in which the fire occurs is a direct consequence of the fire and entitles the insured to recover insurance.

Insurance companies reserve a right to replace property destroyed, if that would be cheaper than cash payment.

LIFE INSURANCE.

Every family man should have his life insured—every person, in fact, upon whom another person or persons may depend for support should have his life insured. No matter whether he be rich or poor he should do that. The following are rules governing life insurance :

The premiums, after the first, must be paid on the days on which they fall due.

The time of death of the insured is very important. If there were an insurance on a man's life for a year, and some short time before the expiration of the term he received a mortal wound, of which he died one day after the year expired, the insurer would not be liable.

The suicide of an insured does not relieve the insurer of the liability for the insurance.

Generally, the absence, and complete silence of a person for seven years, is regarded as presumptive evidence of the death of the person.

Everyone insuring in any way must have an interest in the subject of the insurance; as a wife in a husband, a child in the parent, or the parent in an adult child.

An existing debt gives the creditor an insurable interest in the life of a debtor.

The taking of a note by the insurer is a waiver of immediate payment of the premium, if it is not itself a payment.

The policy of insurance should be made directly payable to the person in whose behalf the insurance was made.





CHICAGO BOARD OF TRADE BUILDING.

ON 'CHANGE.

IN THE "Merchant of Venice," Shakespeare introduces us to the Rialto of that city when its merchants were the commercial princes of the world. That mart of trade was the "On 'Change" of the city of canal

streets. Boards of Trade and Stock Exchanges are the modern terms for such trading centers. They were organized solely in the promotion of perfectly legitimate transactions. They are indispensable to the business of the country. They are, however, liable to serious perversion. A great deal of trading in grain and stocks is little better than gambling. There have been a great many well-meant but futile efforts to check this speculative trading. The speculative trading is in options and futures, guesses on how the market is likely to turn and stand at a given date. One man thinks prices will go up, another that they will go down, so they strike up a bargain in the form of a future delivery, whether of grain, stocks, provisions or any other commodity dealt in on 'Change. When the time for delivery comes the real stuff must be delivered, or the difference between the market prices and the contract paid by the loser. The latter is generally done. If the price has gone up the buyer gets the benefit of it; if it has gone down then the seller has won the game.

MARGINS.

In these deals margins play an important part. The party of the first part makes a deposit to cover the liability of variation in the market. For example A buys 10,000 bushels of wheat of B, to be delivered at or before a certain time, or sells to him, either one, doing it through a broker. The latter gets his commission for making the trade and is liable to the other party to the contract for carrying it out. To make himself safe in so doing the broker exacts of A a deposit of money. This deposit varies in amount according to the sup-

posed variableness of the market. We will say that the margin is ten cents a bushel. If the broker thinks later that this is not margin enough he calls for more, and if his call is not complied with he proceeds to close the deal and thus secures himself against loss. Sometimes the change in the market is so great and so sudden that the broker finds himself caught, and then if his customer does not make good the loss over and above the margin deposited the broker has to stand it. Therein lies the risk of a strictly commission business in grain, stocks or provisions.

OPTION TRADING.

Option trading is another feature of business on 'Change. What is known as "seller's options," gives the seller the privilege of making delivery at any time before a given date on one day's notice. "Buyer's option" gives the buyer the privilege of demanding delivery on one day's notice. A great deal of business of that nature is done on 'Change. It is called dealing in "puts" and "calls," the former privilege being a "put," the latter a "call."

The system of business done on 'Change is absolutely necessary, but is liable to great abuses. The greater part of the trades represent no actual transfer of tangible property. The grain, provisions or stock dealt in may be called "wind." It has no veritable existence, and neither party to the trade has any idea of any transfer of actual property.

HOW CORNERS ARE RUN.

A corner is an attempt to get control of the market by buying all there is in sight, or all that is offered,

with a view to raising the price. Those trading for that purpose are "bulls," while those selling with a view to lower the prices are "bears." To run a corner is to play the part of a bull. In the line of wheat or corn this is a dangerous undertaking. The stronger the bull movement the larger the shipments from the country. There are always vast quantities of grain in the country which a bull movement is sure to bring to the front. In some commodities the corner has less disadvantages. Take pork. While the farmers have hogs in abundance they have no pork available to fill a pork contract made on 'Change. As a consequence successful corners may be run in provisions, but are almost impossible in grain.

THE BUCKET-SHOP.

The bucket-shop is to a board of trade or a chamber of commerce much what a side-show is to a circus. It is a place where the lame ducks of the board and the unfledged boys can try their luck. They are a species of commercial parasites. To break them up is hard, if not impossible, but they are unlawful and pernicious. They are largely patronized by young persons, and are only one remove from gambling. The patron of a bucket-shop is half-way between legitimate trading and downright, undisguised gambling.





LIABILITY OF RAILWAY AND EXPRESS CO'S.

IN THE old days, when the common carrier was a poor man with a horse and cart, the advantage of law and liability was on the side of the shipper or passenger, but now, when transportation and travel are by great corporations, the advantage is on the side of the common carrier, and it is necessary for the people to know their rights and maintain them. The railroad company, the fast freight line, the express company, the sleeping car company, the steamship line and all other common carriers have greater liability than an individual contractor to do a specific thing.

The common carrier is an insurer of the safe delivery

of goods or passengers intrusted to him, except as loss and death may come through inevitable disaster, "act of God," as the legal phrase is, or the public enemy, and that even though there may have been no negligence on his part. He has, on his part, a lien on the goods for his compensation.

Goods must be delivered on time and in good order. A good delivery depends largely upon the nature of the consignment. If the goods be perishable, as fruits, berries, vegetables, etc., time is the main ingredient of the liability. A railroad is assumed to agree to take the passenger safely, and if injured or killed the railroad company is liable for the money value of the life, limb, or whatever the loss may be, unless it can be shown to have been the passenger's own fault. The same general principle applies to the loss or damage of freights.

If a railway employe is injured the railway company is liable for the injury unless it can be shown to have been the fault or carelessness of a fellow employe, and even then, in some cases, the employer is responsible. The employment of an incompetent or untrustworthy person constitutes a liability.

HOW GOODS ARE RECEIPTED.

The following are the ordinary forms of receipt used for freight and express receipts:

EXPRESS COMPANY'S RECEIPT.

[No. —. *Not Negotiable.*] ADAMS EXPRESS COMPANY.
 RECEIVED of John Doe, at New York, N. Y., May 12, 1881,
 (*description of goods.*) Value \$—. For which this company
 charges \$—.

MARKED: Richard Roe, Chicago, Ill.

FREIGHT RECEIPT.

[DUPLICATE.]

EMPIRE FREIGHT LINE, }
June 10, 1892. }

Received from John Doe, the following packages, in apparent good order, contents and value unknown:

Advance charges, \$4.25.

RATES.

Double 1st class—cts per 100 lbs
1st class.....—cts per 100 lbs
2d class.....—cts per 100 lbs
3d class.....—cts per 100 lbs
4th class.....—cts per 100 lbs
As per classification on back.

Marked and numbered as in the margin, to be forwarded by railroad and delivered at Easton, upon payment of freight therefor, as noted in the margin, subject to the conditions and rules on the back hereof, and those of the several railroads over which the property is transported, which constitute a part of this contract.

(Signed.)

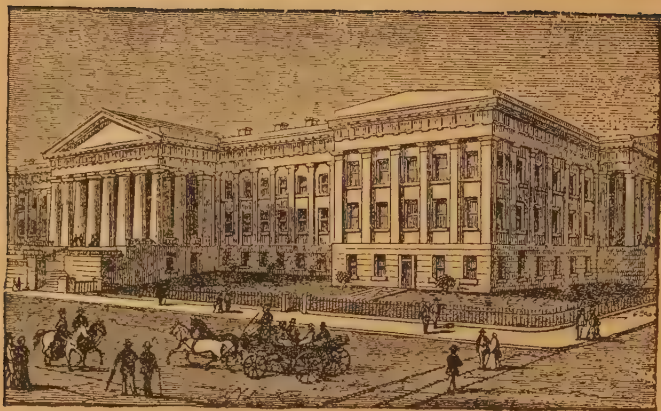
GEORGE DOLE, Agent.





RAILROAD SIGNALS.

IT is well for every person who travels much by rail to understand railway signals. One's life might be saved by so simple a thing as knowing what the engineer of a locomotive is really saying when he touches the whistle. To the ordinary traveler all whistles are merely jargons and jumbles of noises. A red flag is generally recognized as meaning: "Stop! there's danger ahead!" but that is only one of several signals. The white flag is equivalent to the abbreviation in writing, O. K., which, as everybody knows, means, "All right." The two combined mean there may be danger and caution is necessary. Lanterns are much in use for signals. When swung over the head the lantern means, "Stop the train;" swung across the track it says, "Go ahead;" when swung up and down, "Back up." But whistles are more important to the passenger. He hears that, and may not see flag or lantern. One whistle means, "Put on the brakes and stop the train;" two whistles, "Let her go;" three, "Back up;" four, "Switch off;" a succession of short whistles denotes that there is something on the track which may be frightened off, as cattle, a team or pedestrians.



UNITED STATES PATENT OFFICE.

HOW TO SECURE A PATENT.

THIS country is greatly indebted to our patent system for its development. The skilled industry rests largely on inventions, and we are the most inventive of all the people on the earth. Patent rights enter largely into the every-day affairs of life—even our farmers use hardly a tool, implement or machine that is not plastered all over with patents, and if they make some useful improvement in any of them they should avail themselves of our patent laws. They are simple, and designed to be available without going to a lawyer about them. Any person who has invented or discovered any new and useful art, machine, manufacture, or composition of matter, or any new and useful improvement not known nor used by others in this

country, and not patented or described in any printed publication in this or any foreign country before his invention or discovery thereof, and not in public use nor on sale for more than two years prior to his application (unless the same is proved to have been abandoned), may, upon payment of the fees required by law, and other due proceedings had, obtain a patent for it. The fees prescribed by statute are these :

On filing each original application for a patent, except in design cases, fifteen dollars.

On issuing each original patent, except in design cases, twenty dollars.

In design cases : For three years and six months, ten dollars; for seven years, fifteen dollars; for fourteen years thirty dollars.

On filing each caveat, ten dollars.

On every application for the re-issue of a patent, thirty dollars.

On filing each disclaimer, ten dollars.

On every application for the extension of a patent, fifty dollars.

On the granting of every extension of a patent, fifty dollars.

On an appeal for the first time from the primary examiners to the examiners-in-chief, ten dollars.

On every appeal from the examiners-in-chief to the commissioner, twenty dollars.

For certified copies of patents and other papers, including certified printed copies, ten cents per hundred words.

For recording every assignment, agreement, power-of-attorney or other paper, of three hundred words or under, one dollar; of over three hundred and under one thousand words, two dollars; of over one thousand words, three dollars.

For copies of drawings, the reasonable cost of making them.

These fees may be paid to the Commissioner of Patents, or to the Treasurer or any of the assistant treasurers of the United States, or to any of the designated depositaries, national banks, or receivers of pub-

lic money designated by the Secretary of the Treasury for that purpose; and such officer shall give the depositor a receipt or certificate of deposit for the money so paid.

An inventor or discoverer should file his first paper before he says much to anybody about the matter, lest some dishonest person should get the start of him. In buying an interest in a patent, whether it be a general interest or the right for a given territory, take good care not to be swindled. A great deal of that sort of rascality has been practiced in the United States. Then remember that every assignment of an exclusive territorial right, as every general interest, must be recorded in the Patent Office at Washington. The same is true of a trade-mark assignment. In a patent case the assignment must be recorded within three months and a trade-mark within two months, otherwise a subsequent sale might be made and hold good in law.





HOW TO SECURE A COPYRIGHT.

THE work of one's brain, performed in the line of literature, is private property, although given to the public, but in order to maintain proprietary interest in the same it is necessary to conform to certain prescribed rules embodied in national law, known as the law of copyright. One may wish to copyright not only a book, but a pamphlet or one short article. To the extent that the book, magazine or article is expressed in the language of the author it is subject to copyright. The extracts and compilations are not affected one way or the other by copyrights. The process of copyrighting is very simple. It is only necessary for the owner, be it author or publisher, in order to secure the exclusive control of a book, article, map, song, piece of music, engraving, or the like, to deposit with the Librarian of Congress two copies of the work within ten days of issue. If desired the title can be copyrighted in advance of publication. The

copyright holds good twenty years and may be renewed for fourteen years

If the copyright or proprietorship changes hands a notice of change should be sent to the Librarian of Congress, who will make a record of the same and issue a certificate to the new owner. The copyright fees provided by law are as follows:

1. For recording the title or description of the book, etc., or other article, fifty cents.
2. For every copy under seal of such a record actually given to the person claiming the copyright, fifty cents.
3. For recording and certifying any instrument of writing for the assignment of a copyright, one dollar.
4. For every copy of an assignment, one dollar.

These fees to be paid into the Treasury of the United States.

Under an Act of Congress passed in 1891 provision is made for international copyright on the ground of reciprocity. Any country which allows our authors or publishers to take out copyrights, to the authors and publishers of that country the United States will extend the same privilege on equal terms with American authors and publishers, only the mechanical work must be done in this country.

Copyright may be transferred by writing or parol in the same manner as other personal property. In the latter case, in order to be binding in law, it must be recorded in the office from whence the copyright issues.

HOW TO SECURE A TRADE-MARK.

IT HAS been an immemorial custom for farmers in this country to brand a tar-mark on their sheep or slit the ear in some form. The branding of cattle and horses is mostly confined to the plains of the far west and Texas. In those latter regions trade-mark laws are very important, and such men are careful to register at the county seat or elsewhere a *fac-simile* of their brand-marks. But trade-mark, as the term is commonly used, is peculiar to manufacturers, and congress has provided as carefully for the protection of trade-marks as for the securing of patents on inventions and copyrights on books and the like. These marks are patentable, only the fee is much higher than for a book or an invention. For the sum of twenty-five dollars paid into the treasury of the United States any person, firm or corporation can secure the exclusive right to the use of any legitimate trade-mark. The certificate for the same will be issued by the patent-office. The application must be accompanied by a *fac-simile* of the device. The certificate holds good thirty years, and may be renewed for a like term of years. The certificate prescribed by the preceding section must, in order to create any right whatever in favor of the party filing it, be accompanied by a written declaration verified by the person, or by some member of the firm or officer of the corporation by whom it is filed, to the effect that the party claiming protection for the trade-mark has a right to the use of the same, and that no other person,

firm or corporation has the right to such use, either in the identical form or in any such near resemblance thereto as might be calculated to deceive; and that the description and the *fac-similes* presented for record are true copies of the trade-mark sought to be protected.

The commissioner of patents shall not receive and record any proposed trade-mark which is not and cannot become a lawful trade-mark, or which is merely the name of a person, firm or corporation unaccompanied by a mark sufficient to distinguish it from the same name when used by other persons, or which is identical with a trade-mark appropriate to the same class of merchandise and belonging to a different owner, and already registered or received for registration, or which so nearly resembles such last mentioned trade-mark as to be likely to deceive the public.



LEGAL HOLIDAYS.

(When falling on Sunday, the Monday following is observed.)

NAME.	DATE.	OBSERVED.
Independence	July 4.....	All States.....
Christmas	Dec. 25.....	All States.....
Thanksgiving		Generally chosen in all States as last Thursday in November (is not statutory.)
New Year's	Jan. 1.....	All States, except Delaware, Kentucky, Massachusetts, Minnesota, Mississippi, New Hampshire, Rhode Island, Virginia.....
Washington's Birthday....	Feb. 22.....	All States except Delaware, Iowa, Mississippi, Oregon, Tennessee, Vermont, West Virginia.....
Election.....		As it may be set apart in the different States. Is observed in California, Indiana, Kansas, Maine, Maryland, Missouri, New Hampshire, New Jersey, New York, Oregon, South Carolina, Tennessee, Texas, Wisconsin.....
Decoration or Memorial....	Date varies in different states	Observed in Alabama, California, Colorado, Connecticut, Georgia, Iowa, Illinois, Indiana, Kansas, Kentucky, Maine, Massachusetts, Michigan, Nebraska, Nevada, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Wisconsin.....
Arbor		Nebraska, Kansas, Rhode Island.....
Good Friday.....		In Alabama, Florida, Louisiana, Maryland, Minnesota, Pennsylvania, Tennessee.....
Shrove Tuesday.....		In Louisiana and the cities of Mobile, Montgomery and Selma, Ala.....
Labor	1st Mon. in Sept	Colorado, Massachusetts, Nebraska, New Jersey, New York, Pennsylvania, Illinois. On June 2, Oregon.....
Fireman's Anniv'sy.	Mar. 4.....	In New Orleans, La.....
Battle New Orleans.	Jan. 8.....	In Louisiana.....
Texan Independence	Mar. 2.....	In Texas.....
Battle of St. Jacinto.	Apr. 21.....	In Texas.....
Mardi-Gras.....	Feb.....	In New Orleans, La.....
Inauguration.....	March	Washington, D. C.....

Every Saturday after 12 o'clock noon, in New York, is a legal holiday.



JAY GOULD.

HOW TO MAKE MONEY.

THE secret of wealth is sought after with the greatest possible diligence. It is found more in one's own habits of life than in anything else. Industry, good judgment and economy are the three great ingredients. To acquire money requires close and intelligent attention to business as a starting point, and then care not to spend more than you earn or make. It takes money to make money. "Saving is earning." The following table shows what can be done by the daily saving of the amounts specified for a period of fifty years:

DAILY SAVINGS.

One Cent	\$ 950	Sixty Cents.....	\$ 57,024
Ten Cents.....	9,504	Seventy Cents.....	66,528
Twenty Cents.....	19,006	Eighty Cents.....	76,032
Thirty Cents.....	28,515	Ninety Cents.....	85,537
Forty Cents.....	38,015	One Dollar.....	475,208
Fifty Cents.....	47,520		

This table is not given with any idea that it will be adopted in a strictly literal way, but every one should make it a point to always (barring special times of misfortune) save something, if it be only a little of his income, putting it into a savings bank, a building and loan association, a home, or some other form of saving where, in one form or another, it can gradually accumulate.

The best known of modern financial capitalists was Jay Gould, the Wizard of Wall street, whose portrait is given at the head of this chapter. Gould made his own fortune, beginning life in a humble way. Born on a farm in Delaware county, New York, in 1836, he began to take care of himself at the age of sixteen by selling a patent rat-trap. Later he was clerk in a country store and an assistant surveyor of lands in the neighborhood. In connection with surveying he placed noon-marks on the farmers' doors as he had opportunity—a sort of sun-dial. He was of a studious turn of mind and wrote a history of his native county which he sold on subscription, making a good profit on the venture. He next made several elaborate county maps which were profitable. His knowledge of surveying enabled him to do this, also to lay out routes for local horse railways. These varied experiences fitted him for larger enterprises, and in a few years he became part owner of large tracts of hemlock timber lands in Pennsylvania, and tanneries. From this he drifted into the leather trade in New York city. Not long after he became president of a small railroad, the Troy & Rutland. That was the really decisive point in his career. He was in railroading ever after. From the Troy &

Rutland he went into the Erie with James Fisk and soon became a leading speculator in Wall street, steadily and rapidly enlarging his operations at every turn, until he became one of the greatest magnates of the rail in the country, his wealth being many millions. At the time of his death, December, 1892, he had accumulated, it was estimated, about \$75,000,000.

This eventful career serves to illustrate the blending of opportunity and ability, which illustrates how to get rich in this land of great opportunities. Few can acquire vast wealth, but almost anyone can acquire competency and what Robert Burns well calls the highest goal of riches, "The glorious privilege of being independent."





"The man who is in debt carries a world of trouble."

—BURKE.

HOW TO COLLECT A DEBT.

STATUTES of limitation and exemption laws might be called "How not to collect debts." There are several ways to collect them and the general policy of the law is to facilitate collection. Of course, the great bulk of debts are paid voluntarily, without any recourse to the law. The courts interpose in behalf of creditors. Formerly the way to collect a debt was to seize the debtor's goods and clap him into prison until payment had been made. In some countries the debtor could be sold into slavery. That was never allowed in the United States, and imprisonment has been done away with, except as the debtor has been guilty of some fraud which is in itself a criminal offense. The legal remedies for ordinary debts are: 1. Attachments. 2. Judgment and execution. 3. Garnishment. The first is a writ issued by a justice of the peace, directed to a constable, or by a judge, directed to the sheriff of the

county, commanding him to attach the property of the debtor for the satisfaction of the claim of the creditor. Of course, the attachment becomes void if the defendant wins the suit. But if the decision of the case is in favor of the creditor then the court gives a judgment to that effect, and, if the debt is not paid at once, issues an execution, under which authority any property of the defendant can be seized, except as it may come within the exemption law. If property can not be found to satisfy the claim, money or goods due the debtor can be attached, such resort being a garnishment, and the person possessed of the money or goods is said to be garnisheed. This latter form of collection applies especially to wage-workers and men on salaries. Salaries due from the United States can not be garnisheed, but, as an offset, the government will not allow that national prerogative to be abused. To attempt to evade honest debts is regarded just cause for removal from office.

LITIGATION AND ARBITRATION.

It has been well said that litigation is an expensive luxury. A great many lawsuits over rights of property have cost more to each litigant than the value of the cause of action. A good lawyer always advises his client to settle if he can out of court, and the wise man always tries to settle without consulting a lawyer at all. Going to law is a last resort. Try in every way to avoid it. If personal interview and explanation fail to effect a satisfactory adjustment the best way is to arbitrate. Propose to leave the matter to arbitrators, each side choosing one and those two a third. The arbitrators should be men capable of understanding the subject

matter thoroughly and of known probity. To make sure that arbitration really arbitrates take good care that an explicit and binding formal agreement has been entered into by both parties, so that there shall be no loophole for evasion. The following forms for the agreement, the oath of the arbitrators and for the award itself will be found suitable to any and all cases:

KNOW ALL MEN, that we, William Lee, of Decatur, Ill., and Thomas Johnson, of the same place, do hereby promise and agree to and with each other to submit, and do hereby submit, all questions and claims between us (or any specific question or claim, describing it) to the arbitrament and determination of James Green and George Bowman, whose decision and award shall be final, binding and conclusive on us; (add if there are more arbitrators than one, and it is intended that they may choose an umpire) and, in case of disagreement between the said arbitrators, they may choose an umpire, whose award shall be final and conclusive; (or add, if there be more than two arbitrators) and, in case of disagreement, the decision and award of a majority of said arbitrators shall be final and conclusive.

IN WITNESS WHEREOF we have hereunto subscribed these presents this tenth day of June, one thousand eight hundred and ninety-two.

In presence of
HENRY SMITH.

WILLIAM LEE,
THOMAS JOHNSON.

ARBITRATOR'S OATH.

To be administered by a judge of a court of record or a justice of the peace.

You severally swear faithfully to hear and examine the matters in controversy between William Lee, of the one part, and Thomas Johnson, of the other part, and to make a just award, according to the best of your understanding—so help you God.

AWARD OF ARBITRATORS.

TO ALL TO WHOM THESE PRESENTS SHALL COME: We, James Green and George Bowman, to whom was submitted as arbitrators

the matters in controversy existing between William Lee and Thomas Johnson, as by the condition of their respective bonds of submission, executed by the said parties respectively, each unto the other, and bearing date the tenth day of June, one thousand eight hundred and ninety-two, more fully appeared.

NOW, THEREFORE, KNOW YE: That we, James Green and George Bowman, the arbitrators mentioned in the said bonds, having been first duly sworn according to law, and having heard the proofs and allegations of the parties, and examined the matters in controversy by them submitted, do make this award in writing: that is to say, the said William Lee shall on or before the tenth day of December next ensuing the date hereof (here insert whatever is to be done).

And also the said arbitrators do hereby further award that all actions depending between the said William Lee and Thomas Johnson for any matter arising or happening before their entering into said bonds of arbitration, shall from henceforth cease and determine, and be no further prosecuted or proceeded in by them or either of them, and that neither party recover costs against the other.

Finally, said arbitrators do further award that the said William Lee and Thomas Johnson shall, within the space of thirty days next after the date of this award, execute, each to the other, mutual releases of all actions and causes of action, suits, debts, damages, accounts and demands whatsoever.

IN WITNESS WHEREOF we have hereunto subscribed these presents, this twentieth day of August, one thousand eight hundred and ninety-two.

In presence of
JOHN JONES.

JAMES GREEN,
GEORGE BOWMAN.



HOW SOON DEBTS ARE OUTLAWED.

IT IS found necessary in all commercial countries to fix a limit of time in which a debt holds good. It would not tend to sound business practices or fairness for a creditor to be allowed unlimited time in which

States and Territories.	Contracts in Writing.				States and Territories.	Contracts in Writing.			
	Sealed Instruments.	Judgments.	Open Accounts.			Sealed Instruments.	Judgments.	Open Accounts.	
	YRS	YRS	YRS	YRS		YRS	YRS	YRS	YRS
Alabama.....	6	10	20	3	Nevada.....	6	4	5	2
Arkansas.....	5	5	10	3	New Hampshire....	6	20	20	6
Arizona.....	4	4	5	2	New Jersey.....	6	16	20	6
California.....	4	4	5	2	New Mexico.....	6	6	15	4
Colorado.....	6	6	3	6	New York.....	6	20	20	6
Connecticut.....	6	17	17	6	North Carolina....	3	10	10	3
Delaware.....	6	20	20	3	North Dakota.....	6	20	20	6
Dist. of Columbia...	3	12	12	3	Ohio.....	15	15	15	6
Florida.....	5	20	20	4	Oregon.....	6	10	10	6
Georgia.....	6	20	..	4	Pennsylvania.....	6	20	20	6
Idaho.....	4	4	5	2	Rhode Island.....	6	20	20	6
Illinois.....	10	10	20	5	South Carolina....	6	20	20	6
Indiana.....	10	20	20	5	South Dakota.....	6	20	20	6
Iowa.....	10	10	20	5	Tennessee.....	6	10	10	6
Kansas.....	5	5	15	3	Texas.....	4	4	10	2
Kentucky.....	15	15	15	5	Utah.....	4	4	5	2
Louisiana.....	5	10	10	3	Vermont.....	6	8	8	6
Maine.....	6	20	20	6	Virginia.....	5	20	20	5
Maryland.....	3	12	12	3	Washington.....	6	6	6	5
Massachusetts.....	6	20	20	6	W. Virginia.....	10	10	10	5
Michigan.....	6	10	10	6	Wisconsin.....	6	20	20	6
Minnesota.....	6	10	10	6	Wyoming.....	5	5	..	4
Mississippi.....	6	7	7	3					
Missouri.....	10	10	20	5	Canada.....	6	20	20	6
Montana.....	6	6	6	3	New Brunswick....	6	20	20	6
Nebraska.....	5	5	5	4	Nova Scotia.....	6	2	..	6

to enforce the collection of a debt. Statutes of limitation have therefore been enacted, the period of time varying, there being no natural boundary line. The range of time is from one year to twenty years. A

partial payment, however small, is a renewal or extension of time, and so, in a running account, the date of limitation begins with the last record of purchase. A note or other formal acknowledgment of the debt by the debtor serves as the date from which the limitation begins to run. With these explanations the foregoing table tells its own story.

HOW MUCH PROPERTY A MAN IN DEBT CAN HOLD.

Statutes of limitation are not the only leaning of justice to the side of mercy in legislation relative to debts and their collection. Some states exempt the homestead, no matter what its value, although some limitation is generally fixed, so most states allow some personal property free from liability to seizure on execution for debt. The states which fix no limit to the value of the homestead are Connecticut, Delaware, Indiana, Maryland, Oregon, Pennsylvania and Rhode Island. The value of the homestead allowed ranges from \$500 to \$5,000, and of the personal property from \$200 to \$1,500. These values are liable to wide fluctuations from actual value, although in theory the standard is what the property would bring if sold at auction.



MECHANIC'S LIEN.

IN nearly every state in the United States, a mechanic has a lien on what he has helped build until his wages have been paid. This is regarded, and justly, as the highest and strongest of all liens. The following is a common form of such a lien:

CLERK OF KOSSUTH COUNTY, }
JACKSON MISSOURI. }

Take notice that I, Jonathan Clarke, residing in the town of Jackson, County of Kossuth, Missouri, have a claim against Henry Detmore amounting to five hundred dollars (\$500) due me, and that the claim is made for and on account of carpenter work and material furnished, and that such work was done and materials were furnished in pursuance of an agreement entered into the 2d

of May, 1891. (*Here describe the contract.*) The said building is owned by Henry Detmore, situated in the town of Jackson, on lot 4, block 12, Jones addition.

And that I have, and claim, a lien upon said house (or building) and the appurtenances and lot on which said building stands. Subject to the provisions of an act of the Legislature of the State of Missouri, to secure the payment of mechanics, laborers, and persons furnishing materials toward the erection, (altering or repairing) of said building.

Dated this 4th day of Oct., 1891.

JONATHAN CLARKE.

Duly sworn to before me,

SOLOMON HAND, Notary Public.

A lien gives one the right to hold property until the debt is paid, not to sell it or appropriate it outright. An execution is necessary to sale. The above form for mechanic's lien is substantially the same as the one suited to other trades, involving the performance of labor or the advancement of money for a particular construction. It would take in, for instance, a tailor making clothes out of cloth furnished him by the customer. Hotel keepers have a lien on baggage for the bill of the guest, the carrier on the goods transported, the agent on the goods of his principal for money advanced for their purchase. A lien, if on a building, should be recorded and thus have the force of a mortgage. But in the case of personal property it is well to remember that "possession is nine points of the law" of liens.

HOW TO SECURE A SITUATION.

THE average young American starts out in life by looking for a situation. The first thing is to try for something you are fitted for. Unless one is a good, fair penman and has a thorough knowledge of "the three R's" of an elementary education he can not expect employment in an office as a clerk. Excellent penmanship, rapid and accurate, facility in adding up a column of figures, are the usual tests of an office clerk.

If the applicant is in his native town he is supposed to be known, or to have mutual friends who would speak a good word for him, but frequently the young man is a stranger, and then he needs letters of recommendation from some reputable person, a mutual acquaintance if possible. Such letters may be the basis of the application or come later, according to circumstances. The more prominent the friend who writes the letter the better. It may be specifically addressed, or addressed "to whom it may concern."

The applicant should have a somewhat definite idea of the kind of position he wants and is adapted to fill. A general search for a job is likely to be unsuccessful. Be sure and look neat and appear to the best possible advantage in every way, neither too bold nor too modest, but manly and self-possessed. Without bordering on impudence ask to see the head of the firm and wait until bidden to present yourself, or, if he is too busy to see you, go somewhere else and call there again, unless

you get a situation in the meanwhile. If, on the other hand, you are bidden to see him and given a chance to explain your business, do so without beating about the bush. Do not undertake to tell all about yourself, but leave the employer to ask such questions as he cares to about where you came from, what your age is, how much experience you have had, and the like. Answer every question frankly and truthfully.

HOW TO BEGIN BUSINESS.

Never feel discouraged by failure to get a place. Keep on trying, only be a close observer of the effect of what you say or do in applying for employment, and if you think you made any mistakes in previous applications correct them. Experience is the great school in this as in everything else.

The compensation offered may be unsatisfactory, but the best way for a beginner in any line, no matter what, is to take the first good situation which presents itself.

Do not knowingly work for any man, however, or concern, doing a disreputable business or of bad repute. A young man, however honest himself, can not afford to identify himself with those reputed dishonest.

If given employment be sure and take an interest in doing all that can be expected of you and doing it well. That sort of a beginning makes a good ending. Many a millionaire began his career at the foot of the ladder, ascending by slow degrees on his merits.

HOW TO RECKON WAGES.

IT IS a matter of great convenience for wage-earners and wage-payers both to have a ready reckoner for wages. It will save mistakes and disputes. Many a law-suit would have been prevented by the use of the following tables. The computation is based in the table for wages by the week upon the supposition that ten hours make a day and six days a week. The table for monthly wages is based on the allowance of twenty-six working days for a month.

MONTHLY WAGE TABLE.

DAYS	\$1	\$3	\$7	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18	\$19	\$20
1	.04	.12	.27	.38	.42	.46	.50	.54	.58	.62	.65	.69	.73	.77
2	.08	.23	.54	.77	.85	.92	1.00	1.08	1.15	1.23	1.31	1.38	1.46	1.54
3	.12	.35	.81	1.15	1.27	1.38	1.50	1.62	1.73	1.85	1.96	2.08	2.19	2.31
4	.15	.46	1.08	1.54	1.69	1.85	2.00	2.15	2.31	2.46	2.62	2.77	2.92	3.08
5	.19	.58	1.35	1.92	2.12	2.31	2.50	2.69	2.88	3.08	3.27	3.46	3.65	3.85
6	.23	.69	1.62	2.31	2.54	2.77	3.00	3.23	3.46	3.69	3.92	4.15	4.38	4.62
7	.27	.81	1.88	2.69	2.96	3.23	3.50	3.77	4.04	4.31	4.58	4.85	5.12	5.38
8	.31	.92	2.15	3.08	3.38	3.69	4.00	4.31	4.62	4.92	5.23	5.54	5.85	6.15
9	.35	1.04	2.42	3.46	3.81	4.15	4.50	4.85	5.19	5.54	5.88	6.23	6.58	6.92
10	.38	1.15	2.69	3.85	4.23	4.62	5.00	5.38	5.77	6.15	6.54	6.92	7.31	7.69
11	.42	1.27	2.96	4.23	4.65	5.08	5.50	5.92	6.35	6.77	7.19	7.62	8.04	8.46
12	.46	1.38	3.23	4.62	5.08	5.44	6.00	6.46	6.92	7.38	7.85	8.31	8.77	9.23
13	.50	1.50	3.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00
14	.54	1.62	3.77	5.38	5.92	6.46	7.00	7.54	8.08	8.62	9.15	9.69	10.23	10.77
15	.58	1.73	4.04	5.77	6.35	6.92	7.50	8.08	8.65	9.23	9.81	10.38	10.96	11.54
16	.62	1.85	4.31	6.15	6.77	7.38	8.00	8.62	9.23	9.85	10.46	11.08	11.69	12.31
17	.65	1.96	4.58	6.54	7.19	7.85	8.50	9.15	9.81	10.46	11.12	11.77	12.42	13.08
18	.69	2.08	4.85	6.92	7.62	8.31	9.00	9.69	10.38	11.08	11.77	12.46	13.15	13.85
19	.73	2.19	5.12	7.31	8.04	8.77	9.50	10.23	10.96	11.69	12.42	13.15	13.88	14.62
20	.77	2.31	5.38	7.69	8.46	9.23	10.00	10.77	11.54	12.31	13.03	13.85	14.62	15.38
21	.81	2.42	5.65	8.08	8.88	9.69	10.50	11.31	12.12	12.92	13.73	14.54	15.35	16.15
22	.85	2.54	5.92	8.46	9.31	10.15	11.00	11.85	12.69	13.54	14.38	15.23	16.08	16.92
23	.88	2.65	6.19	8.85	9.73	10.62	11.50	12.38	13.27	14.15	15.04	15.92	16.81	17.69
24	.92	2.77	6.46	9.23	10.15	11.08	12.00	12.92	13.85	14.77	15.69	16.62	17.54	18.46
25	.96	2.88	6.73	9.62	10.58	11.54	12.50	13.46	14.42	15.38	16.35	17.31	18.27	19.23
1 mo	1.00	3.00	7.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00
2	2.00	6.00	14.00	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00
3	3.00	9.00	21.00	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00	60.00
4	4.00	12.00	28.00	40.00	44.00	48.00	52.00	56.00	60.00	64.00	68.00	72.00	76.00	80.00
5	5.00	15.00	35.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00
6	6.00	18.00	42.00	60.00	66.00	72.00	78.00	84.00	90.00	96.00	102.00	108.00	114.00	120.00
7	7.00	21.00	49.00	70.00	77.00	84.00	91.00	98.00	105.00	112.00	119.00	126.00	133.00	140.00
8	8.00	24.00	56.00	80.00	88.00	96.00	104.00	112.00	120.00	128.00	136.00	144.00	152.00	160.00
9	9.00	27.00	63.00	90.00	99.00	108.00	117.00	126.00	135.00	144.00	153.00	162.00	171.00	180.00
10	10.00	30.00	70.00	100.00	110.00	120.00	130.00	140.00	150.00	160.00	170.00	180.00	190.00	200.00
11	11.00	33.00	77.00	110.00	121.00	132.00	143.00	154.00	165.00	176.00	187.00	198.00	209.00	220.00
1 yr.	12.00	36.00	84.00	120.00	132.00	144.00	156.00	168.00	180.00	192.00	204.00	216.00	228.00	240.00

WEEKLY WAGE TABLE.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18
$\frac{1}{2}$ hr	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{3}{4}$	$\frac{4}{5}$	5	5	$\frac{6}{8}$	$\frac{7}{8}$	$\frac{8}{10}$	$\frac{9}{10}$	10	10	$\frac{11}{20}$	$\frac{12}{25}$	$\frac{13}{20}$	$\frac{14}{25}$	15
1 hr	$\frac{3}{4}$	$\frac{3}{4}$	1	$\frac{1}{2}$	$\frac{8}{10}$	10	$\frac{11}{20}$	$\frac{13}{20}$	15	$\frac{16}{20}$	$\frac{18}{20}$	$\frac{36}{80}$	20	$\frac{21}{20}$	25	$\frac{26}{20}$	$\frac{28}{20}$	30
2 hrs	1	1	1	$\frac{13}{20}$	$\frac{16}{20}$	20	$\frac{23}{20}$	$\frac{26}{20}$	30	$\frac{33}{20}$	$\frac{36}{20}$	$\frac{40}{20}$	40	$\frac{43}{20}$	50	$\frac{53}{20}$	$\frac{56}{20}$	60
3 hrs	$\frac{5}{4}$	1	1	$\frac{20}{20}$	$\frac{25}{20}$	30	35	40	45	50	55	60	60	70	75	80	85	90
4 hrs	$\frac{6}{4}$	$\frac{13}{20}$	$\frac{20}{20}$	$\frac{26}{20}$	$\frac{33}{20}$	40	$\frac{48}{20}$	$\frac{52}{20}$	60	$\frac{66}{20}$	$\frac{73}{20}$	80	80	$\frac{93}{20}$	1.00	$\frac{1.06}{20}$	$\frac{1.13}{20}$	1.20
5 hrs	$\frac{7}{4}$	$\frac{16}{20}$	$\frac{25}{20}$	$\frac{33}{20}$	$\frac{41}{20}$	50	$\frac{58}{20}$	$\frac{68}{20}$	75	$\frac{83}{20}$	$\frac{91}{20}$	1.00	$\frac{1.08}{20}$	$\frac{1.16}{20}$	1.25	$\frac{1.33}{20}$	$\frac{1.41}{20}$	1.50
6 hrs	1	1	1	$\frac{40}{20}$	$\frac{50}{20}$	60	70	80	90	$\frac{1.06}{20}$	$\frac{1.10}{20}$	1.20	1.30	1.40	1.50	$\frac{1.60}{20}$	$\frac{1.70}{20}$	1.80
7 hrs	$\frac{11}{4}$	$\frac{23}{20}$	$\frac{35}{20}$	$\frac{46}{20}$	$\frac{58}{20}$	70	$\frac{81}{20}$	$\frac{93}{20}$	$\frac{1.05}{20}$	$\frac{1.10}{20}$	$\frac{1.28}{20}$	1.40	$\frac{1.51}{20}$	$\frac{1.63}{20}$	1.75	$\frac{1.86}{20}$	$\frac{1.98}{20}$	2.10
8 hrs	$\frac{13}{4}$	$\frac{26}{20}$	$\frac{40}{20}$	$\frac{53}{20}$	$\frac{66}{20}$	80	$\frac{93}{20}$	$\frac{1.06}{20}$	$\frac{1.20}{20}$	$\frac{1.33}{20}$	$\frac{1.40}{20}$	1.60	$\frac{1.73}{20}$	$\frac{1.86}{20}$	2.00	$\frac{2.13}{20}$	$\frac{2.26}{20}$	2.40
9 hrs	$\frac{15}{4}$	$\frac{30}{20}$	$\frac{45}{20}$	$\frac{60}{20}$	$\frac{75}{20}$	90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.70
1 day	$\frac{16}{4}$	$\frac{33}{20}$	$\frac{50}{20}$	$\frac{66}{20}$	$\frac{83}{20}$	1.00	$\frac{1.16}{20}$	$\frac{1.33}{20}$	1.50	$\frac{1.66}{20}$	$\frac{1.83}{20}$	2.00	$\frac{2.16}{20}$	$\frac{2.33}{20}$	2.50	$\frac{2.66}{20}$	$\frac{2.83}{20}$	3.00
2 ds	$\frac{33}{4}$	$\frac{66}{20}$	$\frac{1.00}{20}$	$\frac{1.33}{20}$	$\frac{1.66}{20}$	2.00	$\frac{2.33}{20}$	$\frac{2.66}{20}$	3.00	$\frac{3.33}{20}$	$\frac{3.66}{20}$	4.00	$\frac{4.33}{20}$	$\frac{4.66}{20}$	5.00	$\frac{5.33}{20}$	$\frac{5.66}{20}$	6.00
3 ds	1	1	$\frac{1.50}{20}$	2.00	$\frac{2.50}{20}$	3.00	$\frac{3.50}{20}$	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00
4 ds	$\frac{66}{4}$	$\frac{1.33}{20}$	$\frac{2.00}{20}$	$\frac{2.66}{20}$	$\frac{3.33}{20}$	4.00	$\frac{4.66}{20}$	$\frac{5.33}{20}$	$\frac{6.00}{20}$	$\frac{6.66}{20}$	$\frac{7.33}{20}$	8.00	$\frac{8.66}{20}$	$\frac{9.33}{20}$	10.00	$\frac{10.66}{20}$	$\frac{11.33}{20}$	12.00
5 ds	$\frac{83}{4}$	$\frac{1.66}{20}$	$\frac{2.50}{20}$	$\frac{3.33}{20}$	$\frac{4.16}{20}$	5.00	$\frac{5.83}{20}$	$\frac{6.66}{20}$	7.50	$\frac{8.33}{20}$	$\frac{9.16}{20}$	10.00	$\frac{10.83}{20}$	$\frac{11.66}{20}$	12.50	$\frac{13.33}{20}$	$\frac{14.16}{20}$	15.00
6 ds	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00

The figures at the top of each column in this table represent the number of dollars per week, those in the monthly wage table the number of dollars per month.

HOW TO MEASURE.

IT is proposed in this connection to show, first, how one may find out with absolute exactness any kind of measurement, and, second, how to measure with approximate accuracy. The latter is more important in every-day life than might at first be supposed. It is often impossible to apply the general rules of weights and measures. If, for example, one buys ten tons of coal he cannot stand by and see it weighed, but he can, by a simple method, satisfy himself whether he has good measure or not. The following are metes and bounds of

EXACT MEASUREMENT:

TROY WEIGHT.—24 grains make 1 pennyweight, 20 pennyweights make 1 ounce. By this weight gold, silver and jewels only are weighed. The ounce and pound in this are same as in Apothecaries' weight.

APOTHECARIES' WEIGHT.—20 grains make 1 scruple, 3 scruples make 1 dram, 8 drams make 1 ounce, 12 ounces make 1 pound.

AVOIRDUPOIS WEIGHT.—16 drams make 1 ounce, 16 ounces make 1 pound, 25 pounds make 1 quarter, 4 quarters make 1 hundred weight, 2,000 pounds make 1 ton.

DRY MEASURE.—2 pints make 1 quart, 8 quarts make 1 peck, 4 pecks make 1 bushel, 36 bushels make 1 chaldron.

LIQUID OR WINE MEASURE.—4 gills make 1 pint, 2 pints make 1 quart, 4 quarts make 1 gallon, $31\frac{1}{2}$ gallons make 1 barrel, 2 barrels make 1 hogshead.

TIME MEASURE.—60 seconds make 1 minute, 60 minutes make 1 hour, 24 hours make 1 day, 7 days make 1 week, 4 weeks make 1 lunar month, 28, 29, 30 or 31 days make 1 calendar month (30 days make 1 month in computing interest). 52 weeks and 1 day, or

12 calendar months, make 1 year; 365 days, 5 hours, 48 minutes and 49 seconds make 1 solar year.

CIRCULAR MEASURE.—60 seconds make 1 minute, 60 minutes make 1 degree, 30 degrees make 1 sign, 90 degrees make 1 quadrant, 4 quadrants or 360 degrees make 1 circle.

LONG MEASURE—DISTANCE.—3 barleycorns 1 inch, 12 inches, 1 foot, 3 feet one yard, $5\frac{1}{2}$ yards 1 rod, 40 rods 1 furlong, 8 furlongs 1 mile.

CLOTH MEASURE.— $2\frac{1}{4}$ inches 1 nail, 4 nails 1 quarter, 4 quarters 1 yard.

MISCELLANEOUS.—3 inches 1 palm, 4 inches 1 hand, 6 inches 1 span, 18 inches 1 cubit, 21.8 inches 1 Bible cubit, $2\frac{1}{2}$ feet 1 military pace.

SQUARE MEASURE.—144 square inches 1 square foot, 9 square feet 1 square yard, $30\frac{1}{4}$ square yards 1 square rod, 40 square rods 1 rood, 4 roods 1 acre.

SURVEYORS' MEASURE.—7.92 inches 1 link, 25 links 1 rod, 4 rods 1 chain, 10 square chains or 160 square rods 1 acre, 640 acres 1 square mile.

CUBIC MEASURE.—1,728 cubic inches 1 cubic foot, 27 cubic feet 1 cubic yard, 128 cubic feet 1 cord (wood), 40 cubic feet 1 ton (shipping), 2,150.42 cubic inches 1 standard bushel, 268.8 cubic inches 1 standard gallon, 1 cubic foot four-fifths of a bushel.

METRIC WEIGHTS.—10 milligrams 1 centigram, 10 centigrams 1 decigram, 10 decigrams 1 gram, 10 grams 1 dekagram, 10 dekagrams 1 hektogram, 10 hektograms 1 kilogram.

METRIC MEASURES.—(One millimeter—Cubic centimeter).—10 millileters 1 centiliter, 10 centiliters 1 deciliter, 10 deciliters 1 liter, 10 liters 1 dekaliter, 10 dekaliters 1 hektoliter, 10 hektoliters 1 kiloliter.

METRIC LENGTHS.—10 millimeters 1 centimeter, 10 centimeters 1 decimeter, 10 decimeters 1 meter, 10 meters 1 dekameter, 10 dekameters 1 hektometer, 10 hektometers 1 kilometer.

RELATIVE VALUE OF APOTHECARIES' AND IMPERIAL MEASURE.

Apothecaries'.	Imperial.			
1 gallon equals.....	6	pints,	13	ounces, 2 drams, 23 minims.
1 pint ".....	16	"	5	" 18 "
1 fluid ounce equals.....	1	"	0	" 20 "
1 fluid dram ".....			1	" $2\frac{1}{2}$ "



HOW TO SURVEY LAND.

It is easy to get at the quantity of land in a given field without a survey, provided exactness is not necessary. A building lot in city or village should have its metes and bounds determined to a nicety. The variation of half an inch might make trouble and expense. But, to determine whether a particular piece of ground is larger or smaller than claimed, the following rule is sufficiently accurate: Multiply the length, in rods, by the width, and divide the result by 160, and you have the size in acres. If the opposite sides are unequal then take one-half the aggregate of the two sides as the base of calculation. Farmers and gardeners often want to lay off small portions of land for different crops. This is easily done by remembering that one acre of ground contains 160 square rods, or 4,840 square

yards, or 43,560 square feet. This dimension in square feet forms the easiest base of calculation. The smallest practicable fraction of an acre is one-sixteenth—thus that fraction contains 2,722½ square feet. If the amount be in excess of one acre, compute the excess by this fraction, or 5445, the size of an eighth of an acre.



TILE MEASUREMENT.

Tile-drainage has added many millions a year to the revenue of prairie farmers. It is a benefit in times of freshet and drouth both. Large tiles drain away more water according to their size than little ones do. The following table is convenient in determining the capacity of different sizes, the calculation being for gallons per minute:

FALL PER 100 FEET.

Size of tile.	1 in.	3 in.	6 in.	9 in.	12 in.	24 in.	36 in.
3-inch.....	13	23	32	40	46	64	79
4-inch.....	27	47	66	81	93	131	163
6-inch.....	75	129	183	224	258	364	450
8-inch.....	153	265	375	460	529	750	923
9-inch.....	205	355	503	617	711	1006	1240
10-inch.....	267	463	655	803	926	1310	1613
12-inch.....	422	730	1033	1273	1468	2076	2551



HOW TO MEASURE COAL IN A BIN OR BOX.

A solid cubic foot of anthracite coal weighs about 93 pounds. When broken for use it weighs about 54 pounds. Bituminous coal, when broken up for use, weighs about 50 pounds. The consequent rule for the approximate measurement of coal in a bin or box is to multiply the length in feet by the height in feet, and again by the breadth in feet, and this result by 54 for anthracite coal, or by 50 for bituminous coal. The result will equal the number of pounds, and, to find the number of tons, divide by 2,000.

HOW TO TELL THE AGE OF ANIMALS.

By the time a colt is eight months old it has a full set of milk teeth. These teeth have a slender fang, and on their front surface grooves or furrows, which are worn smooth on the middle nippers by the time the colt is a year old, and on the next pair in two years, from the cutter teeth in three years.

At two the nippers are loose and fall out, their place taken by two permanent teeth with deep, black cavities and full, sharp edges. At the age of three the next pair undergo the same change, and at four the corner teeth. By five years of age the horse has a full

set of permanent teeth. These teeth grow longer by slow degrees, and at the same time wear away at the bottom—the wearing about one-twelfth of an inch a year—and gradually show irregularity in form.

The age of cattle is told by the rings on the horns, as also of rams. As a rule the animal begins to have rings at two years of age, forming a ring a year after



HOW TO TELL THE AGE OF ANIMALS.

that. This is not an infallible rule, but it is a convenient one to know.

The age of a sheep is told by the teeth. A young sheep has eight even front lower teeth (no upper ones). At the age of two the front two are supplanted by others of greater width. At three a new small tooth appears on each side of the two broad ones. At four the animal has six new teeth, and at five all the set are broad. Then they begin to narrow, and the teeth of an old sheep are thin, sharp and long.



HOW TO ESTIMATE THE WEIGHT OF CATTLE.

To find the weight of cattle without actually weighing them, multiply the girth in inches by the distance along the back from the tail to the fore part of the shoulder blade, and divide by 144 for the superficial feet. Then multiply the superficial feet by the number of pounds allowed for cattle of different girths and the product will be the number of pounds of beef, veal or pork in the animal.

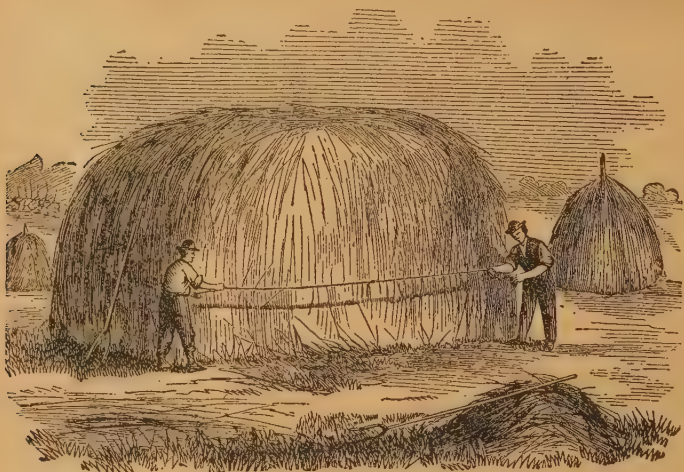
Cattle having a girth of from 5 to 7 feet, allow 23 lbs. to the superficial foot.

Cattle having a girth of from 7 to 9 feet, allow 31 lbs. to the superficial foot.

Small cattle and calves having a girth of from 3 to 5 feet, allow 16 pounds to the superficial foot.

Pigs and sheep having a girth of less than 3 feet, allow 11 lbs. to the superficial foot.

When the animal is but half-fattened a deduction of 1 lb. in every 20 is made, and if very fat 1 lb. for every 20 must be added.



HOW TO FIND THE NUMBER OF TONS OF HAY IN THE MOW OR STACK.

A ton of dry hay is variously estimated from 400 to 500 cubic feet to the ton, but the latter figure is more likely to strike the right averages. To measure a mow that is well settled multiply the length in feet by the height in feet, and this by the breadth in feet, and divide the result by 500, and you have the number of tons. If the hay be in a long stack multiply the length in feet by the width in feet, and this by one-half the height, and divide the product by 300. If it be in a round stack multiply the square of the distance around the stack in yards by four times the height in yards, and point off two places from the right, and this will be the number of cubic yards in the stack, which, divided by 20, will equal the number of tons. It is usually estimated that 20 cubic yards on a wagon or stack will weigh a ton; in a well settled stack or mow fifteen yards will weigh it.

There is greater variation in hay than in most articles for the reason that it settles more, and there is considerable difference in different kinds of hay.



HOW TO MEASURE CORN IN THE CRIB.

A great deal of corn is sold in the crib on the cob. It is estimated that it takes two bushels of corn on the cob to make one bushel of shelled corn. Multiply the length of the crib by the width, and that result by the height, making allowance for the thickness of the crib in outside measurement. Then you have the cubic feet. Multiply the cubic feet by eight and divide by ten. This would be easy enough if the cribs were of uniform width, but generally they are narrower at the bottom and gradually widen as they rise. It is necessary to take the middle of the crib, in height, as the base of calculation for width as the broadening is gradual

and uniform. Another rule for a crib flared at the sides is:

Multiply half the sum of the bottom breadths in feet by the perpendicular height in feet, and the same again by the length in feet; multiply the last product by .63 for heaped bushels of ears, and by .42 for the number of bushels in shelled corn.

HOW TO MEASURE A PILE OF GRAIN.

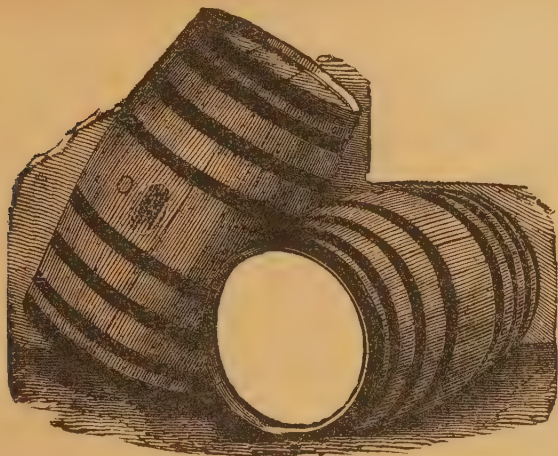
A farmer often wants to estimate the number of bushels in a loose pile of grain, vegetables or wood, or in a cock of hay. To do so he should measure off the diameter and the height of the pile, and then multiply the diameter by itself, and the result by the height. This done, divide the last result by 4. This is not very accurate, but it is near enough for all ordinary purposes of calculation.

TO FIND THE NUMBER OF GALLONS IN A CISTERN OR TANK.

Multiply the square of the diameter in feet by the depth in feet, and multiply this result by 6, and you have the approximate contents of the tank in gallons. (For exact results multiply the product by $5\frac{7}{8}$, instead of 6.) But if the tank be larger at the bottom than at the top, find the average diameter by measuring the middle part of the tank half-way between the top and bottom.

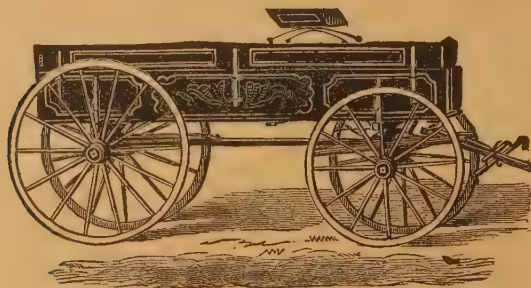
Another rule is to multiply the square of the diameter in feet, and multiply this result by 47, and divide the product by eight.

In calculating the capacity of tanks, $31\frac{1}{2}$ gallons are estimated to one barrel, and 63 gallons to one hog-head.



HOW TO MEASURE A BARREL, IN GALLONS.

The barrel is usually estimated at $31\frac{1}{2}$ gallons, and the hogshead at 63 gallons. But the following will enable one to find the exact capacity of any barrel. A gallon of water weighs nearly $8\frac{1}{2}$ pounds, avoirdupois. A pint is generally estimated as a pound, and the rule is to add together the diameters of the bung and head in inches and divide the sum by two, which equals the average diameter. Then multiply the average diameter by itself in inches and again by the height in inches, then multiply by 8 and cut off the right-hand figure, and you have the number of cubic inches. Divide by 231 and you have the number of gallons. To find the number of bushels divide by 2,150.4.



HOW MUCH A WAGON-BOX HOLDS.

Find the cubic feet of grain in a box and then multiply the same by 4 and divide the result by 5, and you have the number of bushels. This simple rule is based on a calculation having as its bottom factor the United States standard, 2150.42 cubic inches make a bushel. The following table of bin or box capacity, inside measurements, are furnished as helps in ready reckoning:

A box 24 inches by 16 inches, and 28 inches deep, will contain a barrel.

A box 26 inches by $15\frac{1}{2}$ inches, and 8 inches deep, will contain a bushel.

A box $13\frac{1}{2}$ inches square and $11\frac{1}{4}$ inches deep, will contain a bushel.

A box 12 inches by $11\frac{1}{2}$ inches, and 9 inches deep, will contain a half-bushel.

A box 10 inches square and $10\frac{3}{4}$ inches deep, will contain a half-bushel.

A box 8 1-5 inches by 8 inches square, and 8 inches deep, will contain a peck.

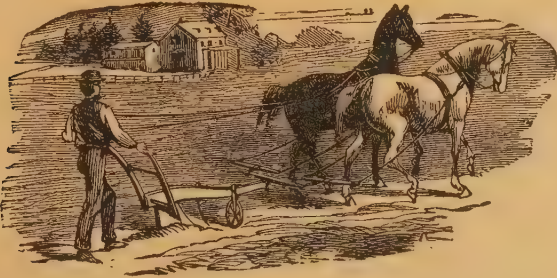
A box 8 inches square and $4\frac{1}{8}$ inches deep, will contain a gallon.

A box 7 inches square and $4\frac{1}{2}$ inches deep, will contain a half-gallon.

A box 3 inches square and 4 1-5 inches deep, will contain a quart.

A box 3 inches square and 3 3/4 inches deep, will contain a pint.

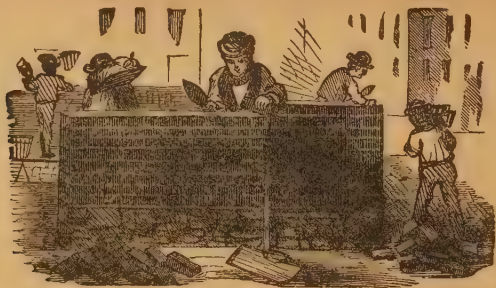
An average wagon-box 10 feet long, 4 feet wide and 15 inches deep, has a capacity of 40 bushels.



HOW TO MEASURE THE DISTANCE TRAVELED IN PLOWING.

The farmer wants to know sometimes how much ground he has plowed in a given space of time. This he can estimate with reasonable accuracy, it being accepted as the base of calculation that he travels at the rate of 16 to 18 miles per day of 9 hours. The following table will serve as a guide in the calculation, taken together with the fact that there are 43,560 square feet in an acre, and that number of feet equals eight miles and a quarter:

Breadth of furrow slice.		Space traveled in plowing an acre.		Extent plowed per day.		Breadth of furrow slice.		Space traveled in plowing an acre.		Extent plowed per day.	
Inch.	Miles.	18 Mi.	16 Mi.	Inch.	Miles.	18 Mi.	16 Mi.				
7	14¼	1¼	1⅛	14	7	2½	2¼				
8	12½	1½	1¼	15	6½	2¾	2 2-5				
9	11	1¾	1½	16	6½	2 9-10	2 3-5				
10	9 9-10	1 4-5	1 3-5	17	5¾	3 1-10	2¾				
11	9	2	1¾	18	5½	3¼	2 9-10				
12	8¾	2 1-5	1 7-10	19	5¼	3½	3 1-10				
13	7½	2½	2 1-10	20	4 9-10	3 1-5	3¼				



HOW MANY BRICKS REQUIRED FOR A WALL.

The usual size of bricks is 8 inches long, 4 inches wide and 2 inches high, or 64 cubic inches. It takes 27 such bricks to make a cubic foot, without mortar, and from 20 to 22 with mortar. The following is a common rule for brick measurement :

RULE—Multiply the length of the wall in feet by the height in feet, and that by its thickness in feet, and then multiply that result by 20, and the product will be the number of bricks in the wall. If there are doors or windows in the wall then multiply their height, width and thickness together and deduct the amount from the solid contents of the wall before multiplying by 20.

HOW TO MEASURE A WALL.

It is customary to estimate walls by the perch, a perch being equal to $24\frac{3}{4}$ cubic feet. At least, that was customary. The foot is now more commonly employed as the unit of measurement. Cut-stone is sold by the cubic foot. Brick largely is reckoned by the thousand brick laid in the wall. The following scale for wall measurement is in common use :

- $4\frac{1}{2}$ -inch wall ($\frac{1}{2}$ brick) per superficial foot, 7 bricks.
- 9-inch wall (1 brick) per superficial foot, 14 bricks.
- 13-inch wall ($1\frac{1}{2}$ bricks) per superficial foot, 21 bricks.
- 18-inch wall (2 bricks) per superficial foot, 28 bricks.
- 22-inch wall ($2\frac{1}{2}$ bricks) per superficial foot, 35 bricks.

For every half-inch added to the thickness of a wall seven bricks are allowed. A rule which often comes convenient for ascertaining the number of bricks in a wall is to multiply the length by the height, deducting for windows and doors, getting the square feet of the wall, and then multiply the number of feet found to the surface measurement by the number of bricks per thickness, as shown in the foregoing scale. In buying and selling the bricks in an old wall this rule is a great convenience.

HOW TO MEASURE FOR A CHIMNEY.

The usual way to ascertain the number of bricks needed for a chimney is to apply the following rules:

The diameter at the base should be one-tenth the length, and if the diameter of the chimney at the top is $4\frac{1}{2}$ feet or over the top length should be a brick and a half in thickness. The chimney should be one brick in thickness for 25 feet from the top down, and a half brick additional for each 25 feet to the bottom.



HOW TO MEASURE LOGS AND LUMBER.

First find the average diameter of the log and then allow 4 inches in diameter for slab waste, then square the remaining diameter and multiply length in feet. That will give the number of feet in board measure contained in the log.

In board measurement, one inch in thickness is the unit employed. Thus, if a board is twenty feet in length, one foot in width and one inch in thickness, it constitutes twenty feet of lumber, but if it is two inches thick it constitutes forty feet, or if half an inch ten feet. If, then, the measurement is by count, the thickness must be the base of calculation.

It is customary to compute the length and height of a pile of boards in feet and the width in inches. Then bearing in mind that twelve inches make a foot, the computation is simplified. For example, if the boards are twenty-four feet long and six inches wide, each board will contain twelve feet in lumber. If the board be two inches thick, that is, a plank, then double the figures in price measurement. But any kind of timber can be computed readily by remembering that one foot in length, one foot in width and one inch in thickness, constitute a foot of timber.

HOW TO MEASURE FOR WALL-PAPER.

To find the amount of paper required to paper a room, multiply the distance around the room, in feet, by the height of the room—this gives the superficial area of the walls. Multiply the length of the windows by their width and this by the number of windows. Do the same with the doors, and subtract the sum of these two from the superficial area of the walls and you have the number of square feet of paper needed. Now each roll is $1\frac{1}{2}$ feet wide and 24 feet long, containing 36 square feet; divide the square feet of paper needed by 36 and the result will be the number of rolls needed, except that five per cent should be allowed for waste.

HOW TO MEASURE A WOOD PILE.

A cord of wood is a pile 8 feet long, 4 feet wide and 4 feet high, making 128 cubic feet. Consequently the rule for measurement is self-obvious. Tan-bark is also sold by the cord. What is called a "stove-length" cord differs from a regular cord in width. It is 8 feet long and 4 feet high, but its width is simply the length of a stick cut or sawed to fit actual use in an ordinary stove.

HOW TO MEASURE CISTERNS AND WELLS.

It is often desirable to know how much water there is in a cistern or old-fashioned well. The rule is: Multiply the square of the diameter in inches by the depth of the water in inches, and this by thirty-four, and then point off four figures. The result will be the quantity in gallons. Of course, if the capacity of the cistern or well, if full, were the point to be determined, the depth of the well or cistern itself would be taken. If it be desired to reduce the calculation to barrels divide by $31\frac{1}{2}$; if to hogsheads, by 63.

HOW TO MEASURE A FLOOR, FOR A CARPET.

Multiply the length of the room in feet by the width in feet, and divide the result by the number of square feet in one yard of carpeting, and the result will equal the number of yards of carpeting it will take to cover the floor.

HOW TO MEASURE GAS.

In every house lighted by gas is a meter by which it can be determined just how much gas is actually consumed, but very few people pay any attention to their meters, and, as a consequence, are liable to imposition.

Gas bills are rendered monthly and are based on the

record made by the meter in one's own house. That record, or registry, is taken off by an agent of the gas company. He goes to the house, asks to see the meter, and then makes a memoranda of the number of feet shown to have been used during the month. Every householder should insist that any member of his household who opens the door for the agent should accompany him and take off the record on a piece of paper, or, better still, a little blank-book kept for that purpose. Then when the bill comes figure it up and see if the amount used actually comes to the cost charged, at the rate given. In this way errors will be corrected, as well as frauds detected. It is not necessary to understand the mechanism of the meter, or the way it works—only take pains to know what the meter really records.

If the gas bill is still unreasonably large procure a gasometer, or regulator, the object of which is to maintain an even and equitable pressure. If the pressure is uneven or excessive the light will not be as good and the expense will be greater. But the first thing is to make sure that the bill presented is only for the number of feet registered. In many cases the house is not visited at all and the bill is based on guess-work, but if the householder takes a record he is protected against that kind of imposition, for if his own book shows no record he knows that no agent of the gas company visited his house that month. A little practical attention to this matter will prove an effectual safeguard against extortionate gas bills. The gas meter usually has three dials which are used in determining the number of feet consumed, and a fourth for testing the meter.

The right-hand dial of the three used for actual measurement records the number of feet by hundreds, up to one thousand, the center dial the number of thousands up to ten thousand, and the left-hand one the number in tens of thousands up to one hundred thousand. Thus, if the hands or pointers have passed the 5, 6 and 7 figures on these dials the amount consumed is 76,500. If you have any suspicion that the gas meter is wrong, or that you do not read it correctly, apply to the gas inspector of your city to test and, if need be, explain the meter. If you pay no attention to the matter and simply pay whatever bill is presented, you have only yourself to blame if you are imposed upon.

HOW TO ADJUST THE LOAD TO THE TEAM.

It is highly important for a farmer or teamster to understand how to adjust the load to the team, the burden to the horses bearing it. For example, if the load weighs two tons. and is a hard strain on the horses, one of them being much larger and stouter than the other, it is necessary to regulate the evener, or the whiffletree, one or both. The evener is usually attached to the tongue of the wagon or the beam of the plow, in the middle, and the clevises are equally distant from the end. In that case each horse has the same strain put upon him. But move the evener one inch from the center and the horse having the short end will have to draw about one-twentieth more than the other, and if the clevises are uneven one inch the difference is one-half as great. Bearing this in mind the driver can adjust either the clevises or the evener to his idea of the difference between the drawing capacity of the two animals. Eveners vary in length according to the nature

of the road or the character of the ground over which the team must travel, but this general idea of the effect of changing the evener or the clevises will enable one to form an estimate of how to make the adjustment which is sufficiently exact for all practical purposes. Care should be taken not to impose upon the willing beast of burden. The adjustment suggested can be used to protect the willing from the natural shirk.

GENERAL RULES FOR ESTIMATES OF MEASUREMENT.

This chapter on measurements cannot be concluded in any better way than by giving the following standard rules of mensuration :

Multiply three sides of a cube together and the result is its solid contents, and multiply the square of the length of one side of the cube by six, and you have its surface.

The surface of a sphere is found by multiplying its diameter by its circumference, and its solidity is ascertained by multiplying the square of the diameter by 3.1416.

The solidity of a cylinder is found by multiplying the area of one end by its length.

The area of a triangle is found by multiplying the base by one-half the altitude. The area of a rectangle is found by multiplying the length by the breadth.

The area of a circle is ascertained by multiplying one-half the diameter by one-half the circumference.

The circumference of a circle is three and one-seventh times greater than its diameter.

NO. OF POUNDS TO THE BUSHEL, LEGAL WEIGHT, IN DIFFERENT STATES.

STATES.	Wheat.	Rye.	Oats.	Barley.	Buck- wheat.	Shelled Corn.	Corn on the Cob.	Corn Meal.	Potatoes.	Sweet Potatoes.	Onions.	Turnips.	Beans.	Peas.	Dried Apples.	Dried Peaches.	Flax Seed.	Timothy Seed.	Blue G.	Clover Seed.	Anthra- cite Coal.	Millet.
Arkansas.....	60	56	32	48	52	..	70	50	60	50	57	..	60	46	24	33	56	45	14	09	08	05
California.....	60	54	32	48	48	..	..	50	60	..	50	50	60	60	..	..	..	..	..	..	08	..
Connecticut.....	60	56	32	48	52	70	48	50	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Georgia.....	60	56	32	48	52	..	..	..	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Idaho.....	60	54	32	50	40	52	70	48	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Illinois.....	60	56	32	48	52	..	..	..	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Indiana.....	60	56	32	48	52	..	..	..	60	46	57	55	00	00	24	33	56	45	14	09	08	05
Iowa.....	60	56	32	48	52	70	50	50	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Kansas.....	60	56	32	48	52	..	..	..	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Kentucky.....	60	56	32	48	52	70	50	50	60	55	57	55	00	00	24	33	56	45	14	09	08	05
Maine.....	60	56	32	48	52	..	..	..	60	56	52	50	64	60	..	..	..	..	..	..	..	..
Massachusetts.....	60	56	32	48	52	..	..	..	60	56	52	50	64	60	..	..	..	..	..	..	..	..
Michigan.....	60	56	32	48	52	70	50	50	60	56	54	58	00	60	22	28	56	45	14	09	08	05
Minnesota.....	60	56	32	48	52	..	..	..	60	56	57	55	00	60	24	33	56	45	14	09	08	05
Missouri.....	60	56	32	48	52	70	50	50	60	55	57	55	00	60	24	33	56	45	14	09	08	05
Nebraska.....	60	56	32	48	52	..	..	..	60	56	57	55	00	60	24	33	56	45	14	09	08	05
New Hampshire.....	60	56	32	48	52	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
New Jersey.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
New York.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
North Carolina.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
North Dakota.....	60	56	32	48	50	70	50	50	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Ohio.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Oregon.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Pennsylvania.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Rhode Island.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
South Carolina.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
South Dakota.....	60	56	32	48	50	70	50	50	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Tennessee.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Texas.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Vermont.....	60	56	32	48	50	72	50	50	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Virginia.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Washington.....	60	56	32	48	50	70	50	50	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Wisconsin.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..
Wyoming.....	60	56	32	48	50	..	..	..	60	54	57	55	00	60	25	33	55	44	..	64	..	..



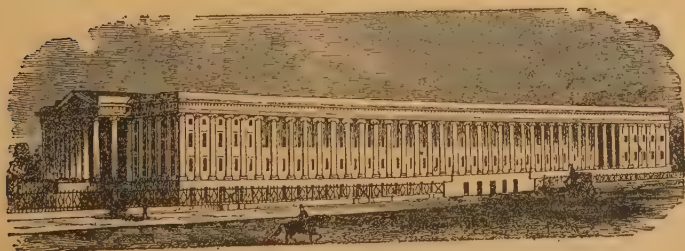
CARPENTER ESTIMATES.

IT is necessary for a carpenter to be able to make estimates, for he is liable to want to take a contract for putting up a building, or doing other work in his line. It is also important for one who is to foot the bills for a new house, barn, shop, fence, or the like, to be able to apply carpenter rules, as a protection against being swindled. The following are the rules in common use in this line :

To find the number of boards required to cover a building, first find the area of the gable, or triangular

space on the end, formed by an ordinary double-roof. This is found by multiplying the width of the building by the height of the roof and dividing the result by 2; or, if it be a quarter-pitch roof, multiply its width by one-eighth of itself. Having done this multiply the distance around the building by the height of the same, and add the result to the area of the gable ends, making due allowance for the doors and windows. The final result will be the number of feet of boards required.

If shingles be laid four inches to the weather a thousand, or four bundles, will cover one hundred square feet, and require five pounds of nails. The same number of laths will cover two hundred and ten feet of surface and use up seven pounds of nails. In estimating material for flooring it is only necessary to keep in mind that one-fifth more siding and flooring is required than the number of square feet of surface to be covered. The lapping and matching explain this rule. Simple and few as these rules are they will enable one to estimate the material for a plain job of carpentering.



BOARD AND PLANK MEASUREMENT AT SIGHT.

This table gives the square feet and inches in boards or planks from 3 to 25 inches wide, and 4 to 20 feet long. If a board be longer than 20 feet, or wider than 25 inches, unite two of the numbers.

LENGTH, -	4 ft.		5 ft.		6 ft.		7 ft.		8 ft.		9 ft.		10 ft.		11 ft.		12 ft.		13 ft.		14 ft.		15 ft.		16 ft.		17 ft.		18 ft.		19 ft.		20 ft.					
	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.				
WIDTH.																																						
3 in.....	1	00	1	03	1	06	1	09	2	00	2	03	2	06	2	09	3	00	3	03	3	06	3	09	4	00	4	03	4	06	4	09	5	00				
4 in.....	1	04	1	08	1	12	1	16	2	08	2	12	2	16	2	20	3	04	3	08	3	12	3	16	4	00	4	04	4	08	4	12	5	00				
5 in.....	1	08	2	01	2	05	2	09	3	04	3	08	4	02	4	07	5	00	5	05	5	09	6	03	6	08	7	01	7	06	7	11	8	04				
6 in.....	2	00	2	06	3	00	3	06	4	00	4	06	5	00	5	06	6	00	6	06	7	00	7	06	8	00	8	06	9	00	9	06	10	00				
7 in.....	2	04	2	11	3	00	3	06	4	01	4	08	5	03	5	10	6	05	7	00	7	07	8	02	8	09	9	04	9	11	10	06	11	01				
8 in.....	2	08	3	04	4	00	4	06	5	03	6	00	6	09	7	04	8	00	8	08	9	04	10	00	10	08	11	04	12	00	12	08	13	04				
9 in.....	3	00	3	09	4	05	5	03	6	00	7	06	8	03	9	00	9	09	10	06	11	03	12	00	12	09	13	06	14	03	15	00	16	08				
10 in.....	3	04	4	02	5	06	6	05	7	04	8	03	9	02	10	01	11	00	11	12	09	12	06	13	04	14	02	15	07	16	05	17	02					
11 in.....	3	08	4	07	5	00	6	00	7	04	8	03	9	02	10	01	11	00	12	00	13	00	14	00	15	00	16	00	17	00	18	00	19	00				
12 in.....	4	00	5	00	6	00	7	00	8	00	9	00	10	00	11	00	12	00	13	00	14	00	15	00	16	00	17	00	18	00	19	00	20	00				
13 in.....	4	04	5	05	6	00	7	07	8	06	9	09	10	10	11	11	13	00	14	01	15	02	16	03	17	04	18	05	19	06	20	07	21	08				
14 in.....	4	08	5	10	7	06	8	02	9	04	10	06	11	08	12	10	14	00	15	02	16	04	17	06	18	08	19	10	21	00	22	02	23	04				
15 in.....	5	00	6	08	8	00	9	09	10	00	11	03	12	03	13	09	15	00	16	03	17	06	18	09	20	00	21	03	22	06	23	09	25	00				
16 in.....	5	04	6	08	8	00	9	04	10	08	12	00	13	04	14	08	16	00	17	04	18	08	20	00	21	04	22	08	24	00	25	04	26	08				
17 in.....	5	08	7	01	8	06	9	11	11	04	12	09	14	02	15	07	17	00	18	05	19	10	21	03	22	06	24	01	25	06	26	11	28	04				
18 in.....	6	00	7	06	9	00	10	06	12	00	13	06	15	00	16	06	18	00	19	06	21	00	22	06	24	00	25	06	27	00	28	06	30	00				
19 in.....	6	04	7	11	9	06	11	01	12	08	14	03	15	10	17	06	19	00	20	07	22	02	23	09	25	04	26	11	28	06	30	01	31	08				
20 in.....	6	08	8	04	10	00	11	08	13	04	15	00	16	08	18	03	20	00	21	08	23	04	26	05	28	00	29	08	31	03	33	08	35	00				
21 in.....	7	00	8	09	10	06	12	03	14	00	16	05	19	07	20	09	21	00	22	09	24	06	26	03	28	00	29	09	31	06	33	09	35	00				
22 in.....	7	04	9	02	11	00	12	10	14	08	16	06	18	04	20	02	22	00	23	10	25	08	27	06	29	04	31	02	33	04	36	05	38	08				
23 in.....	7	08	9	07	11	06	13	05	15	04	17	03	19	02	21	01	23	00	24	11	26	09	30	08	32	07	34	06	36	03	38	04	40	00				
24 in.....	8	00	10	00	12	00	14	00	16	00	18	00	20	00	22	00	24	00	26	00	28	00	30	00	32	00	34	00	36	00	38	00	40	00				
25 in.....	8	04	10	05	12	06	14	07	16	08	18	09	20	10	22	11	25	00	27	01	29	02	31	03	33	04	35	06	37	04	39	07	41	08				

EXPLANATION.—To ascertain the number of feet, multiply the number of feet in length by the number of inches in width, and divide the product by 12; the result will be the number in feet and inches. Thus, multiply 9 inches wide by 26 feet long, and the result will be 234. Divide this by 12 and we have the product 19 feet and 6 inches.

SCANTLING AND TIMBER MEASURE REDUCED TO ONE-INCH BOARD MEASURE.

To ascertain the number of feet of scantling or timber, say 18 feet long and 2 by 3 inches: Find 2 by 3 in the top columns, and 18 in the left hand column, and under 2 by 3 and against 18 is 9 feet. If the scantling is longer than contained in the table, add two lengths together. If shorter, take part off same length.

Feet	THICKNESS AND WIDTH IN INCHES.																		
	2x2	2x3	2x4	2x5	2x6	2x7	2x8	2x9	3x3	3x4	3x5	3x6	3x7	3x8	3x9	4x4			
6	2.	3.	4.	5.	6.	7.	8.	9.	4.6	6.	7.6	9.	10.6	12.	13.6	8.			
7	2.4	3.6	4.8	5.10	7.	8.2	9.4	10.6	5.3	7.	8.9	10.6	12.3	14.	15.9	9.4			
8	2.8	4.	5.4	6.8	8.	9.4	10.8	12.	6.	8.	10.	12.	14.	16.	18.	10.			
9	3.	4.6	6.	7.6	9.	10.6	12.	13.6	6.9	9.	11.3	13.6	15.9	18.	20.3	12.			
10	3.4	5.	6.8	8.4	10.	11.8	13.5	15.	7.6	10.	12.6	15.	17.6	20.	22.6	13.4			
11	3.8	5.6	7.4	9.2	11.	12.10	14.8	16.6	8.3	11.	13.9	16.6	19.3	22.	24.9	14.8			
12	4.	6.	8.	10.	12.	14.	16.	18.	9.	12.	15.	18.	21.	24.	27.	16.			
13	4.4	6.6	8.8	10.10	13.	15.2	17.4	19.6	9.9	13.	16.3	19.6	22.9	26.	29.3	17.4			
14	4.8	7.	9.4	11.8	14.	16.4	18.8	21.	10.6	14.	17.6	21.	24.6	28.	31.6	18.8			
15	5.	7.6	10.	12.6	15.	17.6	20.	22.6	11.3	15.	18.9	22.6	26.3	30.	33.9	20.			
16	5.4	8.	10.8	13.4	16.	18.8	21.4	24.	12	16.	20.	24.	28.	32.	36.	21.4			
17	5.8	8.6	11.4	14.2	17.	19.10	22.8	25.6	12.9	17.	21.3	25.6	29.9	34.	38.3	22.8			
18	6.	9.	12.	15.	18.	21.	24.	27.	13.6	18.	22.6	27.	31.6	36.	40.6	24.			
19	6.4	9.6	12.8	15.10	19.	22.2	25.4	28.6	14.3	19.	23.9	28.6	33.3	38.	42.9	24.4			
20	6.8	10.	13.4	16.8	20.	23.4	26.8	30.	15.	20.	25.	30.	35.	40.	45.	26.8			
21	7.	10.6	14.	17.6	21.	24.6	28.	31.6	15.9	21.	26.3	31.6	36.9	42.	47.3	28.			
22	7.4	11.	14.8	18.4	22.	25.8	29.4	33.	16.6	22.	27.6	33.	38.6	44.	49.6	29.4			
23	7.8	11.6	15.4	19.2	23.	26.10	30.8	34.6	17.3	23.	28.9	34.6	40.3	46.	51.9	30.8			
24	8.	12.	16.	20.	24.	28.	32.	36.	18.	24.	30.	36.	42.	48.	54.	32.			
25	8.4	12.6	16.8	20.10	25.	29.2	33.4	37.6	18.9	25.	31.3	37.6	43.9	50.	56.3	33.4			
30	10.	15.	20.	25.	30.	35.	40.	45.	22.6	30.	37.6	45.	52.6	60.	67.6	40.			
34	11.4	17.	22.8	28.4	34.	39.3	45.4	51.	25.6	34.	42.6	51.	59.6	68.	76.6	45.4			
40	13.4	20.	26.8	33.4	40.	46.8	53.4	60.	30.	40.	50.	60.	70.	80.	90.	53.			

Feet	THICKNESS AND WIDTH IN INCHES.																		
	5x4	4x6	4x7	4x8	4x9	5x5	5x6	5x7	5x8	5x9	6x6	6x7	6x8	6x9	6x10				
6	10.	12.	14.	16.	18.	12.6	15.	17.6	20.	22.6	18.	21.	24.	27.	30.				
7	11.8	14.	16.4	18.8	21.	14.7	17.6	20.5	23.4	26.3	21.	24.6	28.	31.6	35.				
8	13.4	16.	18.8	21.4	24.	16.8	20.	23.4	26.8	30.	24.	28.	32.	36.	40.				
9	15.	18.	21.	24.	27.	18.9	22.6	26.3	30.	33.9	27.	31.6	36.	40.6	45.				
10	16.8	20.	23.4	26.8	30.	20.10	25.	29.2	33.4	37.6	30.	35.	40.	45.	50.				
11	18.4	22.	25.8	29.4	33.	22.11	27.6	32.1	36.8	41.3	33.	38.6	44.	49.6	55.				
12	20.	24.	28.	32.	36.	25.	30.	35.	40.	45.	36.	42.	48.	54.	60.				
13	21.8	26.	30.4	34.8	39.	27.1	32.6	37.11	43.4	48.9	39.	45.6	52.	58.6	65.				
14	23.4	28.	32.8	37.4	42.	29.2	35.	40.10	46.8	52.6	42.	49.	56.	63.	70.				
15	25.	30.	35.	40.	45.	31.3	37.6	43.9	50.	56.3	45.	52.6	60.	67.6	75.				
16	26.8	32.	37.4	42.8	48.	33.4	40.	46.8	53.4	60.	48.	56.	64.	72.	80.				
17	28.4	34.	39.8	45.4	51.	35.5	42.6	49.7	56.8	63.9	51.	59.6	68.	76.6	85.				
18	30.	36.	42.	48.	54.	37.6	45.	52.6	60.	67.6	54.	63.	72.	81.	90.				
19	31.8	38.	44.4	50.8	57.	39.7	47.6	55.5	63.4	71.3	57.	66.6	76.	85.6	95.				
20	33.4	40.	46.8	53.4	60.	41.8	50.	58.4	66.8	75.	60.	70.	80.	90.	100.				
21	35.	42.	49.	56.	63.	43.9	52.6	61.3	70.	78.9	63.	73.6	84.	94.6	105.				
22	36.8	44.	51.4	58.8	66.	45.10	55.	64.2	73.4	82.6	66.	77.	88.	99.	110.				
23	38.4	46.	53.8	61.4	69.	47.11	57.6	67.1	76.8	86.3	69.	80.6	92.	103.6	115.				
24	40.	48.	56.	64.	72.	50.	60.	70.	80.	90.	72.	84.	96.	108.	120.				
25	41.8	50.	58.4	66.8	75.	52.1	62.6	72.11	83.4	93.9	75.	87.6	100.	112.6	125.				
30	50.	60.	70.	80.	90.	62.6	75.	87.6	100.	112.6	90.	105.	120.	135.	150.				
34	56.8	68.	79.4	90.8	102.	70.10	85.	99.2	113.4	127.6	102.	119.	136.	153.	170.				
40	66.8	80.	93.4	106.8	120.	83.4	100.	116.8	133.4	150.	120.	140.	160.	180.	200.				

BUILDERS' ESTIMATING TABLES.

Quantity of material in every four lineal feet of exterior wall in a balloon frame building, height of wall being given:

Length of Studs.	Size of Sills.	Size of Studs, Braces, etc.	Quantity of Rough Lumber.	Quantity of Inch Boarding.	Siding in sup. feet.	Tar Paper in sup. feet.
8	6x 6	2x4 Studs	42	36	40	74
10	6x 8	4x4 Braces	52	44	50	80
12	6x10	4x4 Plates	62	53	60	96
14	6x10	1x6 Ribbons	69	62	70	112
16	8x10		82	71	80	128
18	8x10	Studs	87	80	90	144
20	8x12	16 inches from centers	98	88	100	160
22	9x12		109	97	110	176
24	10x12		119	106	120	192
18	10x10	2x6 Studs	122	80	90	144
20	10x12	6x6 Braces	137	88	100	160
22	10x12	4x6 Plates	145	97	110	176
24	12x12	1x6 Ribbons	162	106	120	192
26	10x14		169	114	130	208
28	10x14	Studs 16 inch centers	176	123	140	224
30	12x14		198	132	150	240

Amount of lumber in rafters, collar-piece and boarding, and number of shingles to four lineal feet of roof, measured from eave to eave over ridge.

Rafters 16-inch centers:

Width of House, Feet.	Size of Rafters.	Size of Collar-piece.	Quantity of Lumber in Rafter and Collar-piece.	Quantity of Boarding, Feet.	No. of Shingles.
14	2x4	2x4	39	91	560
16	2x4	2x4	45	70	640
18	2x4	2x4	50	79	720
20	2x4	2x4	56	88	800
22	2x4	2x4	62	97	880
24	2x4	2x4	67	106	960
26	2x6	2x6	84	88	800
22	2x6	2x6	92	97	880
24	2x6	2x6	101	106	960
26	2x6	2x6	109	115	1040
28	2x6	2x6	117	124	1120
30	2x6	2x6	126	133	1200

COMPARATIVE STRENGTH OF TIMBER AND CAST IRON.

Table showing the transverse strength of timber and of cast iron one foot long and one inch square.

MATERIAL.	Breaking Weight, lbs.	Weight Borne with Safety, lbs.
Ash, seasoned.....	175	105
Chestnut, seasoned.....	170	115
Hickory, seasoned.....	270	200
White Oak, seasoned.....	240	196
White Pine, seasoned.....	135	95
Yellow Pine, seasoned.....	150	100
Iron (cast).....	5,781	4,000

HOW TO TELL THE WEATHER.

Originally, the National Weather Bureau was under the supervision of an army officer, but it has been recently transferred to the Department of Agriculture and the following system of flag signals adopted, rendering it very beneficial:

No. 1. 	No. 1, alone, indicates fair weather, stationary temperature.
No. 2. 	No. 2, alone, indicates rain or snow, stationary temperature.
No. 3. 	No. 1, with No. 4 above it, indicates fair weather, warmer.
No. 4. 	No. 1, with No. 4 below it, indicates fair weather, colder.
No. 5. 	No. 2, with No. 4 above it, indicates warmer weather, rain or snow.
	No. 2, with No. 4 below it, indicates colder weather, rain or snow.
	No. 3, with No. 4 above it, indicates warmer weather with local rains.
	No. 3, with No. 4 below it, indicates colder weather with local rains.
	No. 1, with No. 5 above it, indicates fair weather, cold wave.
	No. 2, with No. 5 above it, indicates wet weather, cold wave.

WAGES IN EUROPE AND AMERICA.

THE department of state, taking as data the consular reports from various countries, has issued following table comparing the average weekly wages paid in general trades in Europe with those paid in similar trades in New York and Chicago:

Occupations.	England & Wales	Germany.	France.	Belgium.	Austria.	Holland.	Switzerland.	Russia.	Chicago.	New York.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
BUILDING TRADES.										
Bricklayer.....	7 56	4 21	5 74	4 56	3 55	4 80	5 21	4 32	24 00	20 00
Load carriers.....	4 94	2 92	3 13	3 22	2 08	3 60	2 99	2 45	10 50	11 00
Masons.....	7 68	4 07	5 33	5 22	3 73	4 80	5 27	6 72	24 00	18 00
Tenders.....	5 07	3 15	3 23	3 09	1 92	4 00	3 50	2 88	10 50	10 00
Plasterers.....	7 80	4 43	6 34	4 66	4 01	4 00	5 03	4 61	27 00	18 00
Tenders.....	5 27	2 91	3 23	3 02	1 82	4 00	3 40	2 55	15 00	10 00
Slaters.....	7 10	4 20	5 65	4 98	4 00	4 00	4 35	4 20	21 00	14 00
Roofers.....	7 35	4 28	5 65	4 97	4 20	4 00	2 99	3 75	16 50	12 00
Tenders.....	4 24	2 81	3 64	3 28	2 80	4 00	3 18	2 60	10 50	9 00
Plumbers.....	7 90	4 26	6 10	5 46	4 11	4 80	5 18	4 32	22 50	16 00
Assistants.....	4 69	2 72	3 61	2 93	2 41	2 80	3 36	2 30	5 70	10 00
Carpenters.....	7 66	4 11	6 20	4 07	5 10	4 80	4 74	3 30	16 50	14 00
Gasfitters.....	7 66	4 08	6 07	5 00	6 09	5 60	5 04	3 76	18 00	12 00
OTHER TRADES.										
Bakers.....	6 17	....	....	4 28	4 55	4 80	3 88	2 92	12 00	7 00
Blacksmiths.....	7 37	4 00	5 81	5 38	4 72	4 80	5 20	3 72	15 00	13 00
Strikers.....	5 30	2 94	4 72	3 29	3 18	3 60	4 43	2 72	10 50	9 00
Bookbinders.....	6 77	4 20	5 17	5 35	4 10	4 00	4 68	3 42	16 50	14 00
Brickmakers.....	*7 00	3 98	5 32	4 25	6 20	3 20	4 43	2 80	17 40	16 00
Brewers.....	6 85	....	4 43	4 46	5 87	6 00	3 78	4 06	....	5 00
Butchers.....	5 50	3 32	....	4 31	3 50	3 60	4 66	2 91	16 50	8 00
Brass founders.....	7 47	4 38	6 54	6 02	3 60	4 00	4 92	4 20	15 00	10 00
Cabinet makers.....	7 68	4 25	6 14	5 66	4 40	4 80	5 59	5 76	15 00	12 00
Confectioners.....	6 84	3 43	4 85	5 03	....	4 40	5 84	3 36	12 00	11 15
Cigarmakers.....	6 07	3 03	4 66	6 28	3 00	4 00	3 30	6 80	18 00	....
Coopers.....	7 50	3 97	5 58	5 17	3 64	4 80	4 78	3 66	12 00	12 00
Cutlers.....	7 00	3 90	5 16	5 28	3 00	....	4 93	3 91	....	10 00
Distillers.....	3 56	7 06	5 00	....	3 00	6 00	4 02	4 00	....	9 00
Drivers.....	....	....	4 80	3 95	....	5 00	....	3 50	....	....
Draymen and teamsters.....	5 37	2 96	5 57	3 77	2 20	4 40	....	3 60	12 00	10 00
Cab and carriage.....	5 15	3 21	4 82	3 92	4 00	2 50	....	3 60	....	9 00
Street railways.....	6 00	3 44	4 47	4 09	3 68	4 40	3 84	2 95	13 50	11 00
Dyers.....	6 18	3 45	4 83	6 15	3 80	3 60	4 91	3 16	16 50	13 00
Engravers.....	8 38	5 12	7 35	6 42	4 77	8 00	6 35	4 66	24 00	16 00
Furriers.....	†8 52	4 20	7 00	6 35	3 67	4 00	4 63	3 66	15 00	13 00

Occupations.	England & Wales.	Germany.	France.	Belgium.	Austria.	Holland.	Switzerland.	Russia.	Chicago.	New York.
OTHER TRADES.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Gardeners.....	5 80	3 78	5 11	3 91	...	3 60	3 83	3 90	12 50	9 00
Hatters.....	6 10	4 36	5 50	4 60	3 85	4 00	3 84	5 10	...	13 00
Horseshoers.....	6 32	3 61	5 89	5 62	3 20	4 40	4 65	3 75	18 00	13 00
Jewelers.....	8 76	5 21	6 24	6 84	3 80	...	6 35	4 15	13 50	11 00
Laborers, Porters, etc..	4 70	3 11	3 93	3 77	3 00	3 20	3 61	2 88	10 50	9 00
Lithographers.....	7 07	5 59	7 07	5 86	5 93	4 80	5 51	4 88	...	12 00
Millwrights.....	6 97	4 18	6 74	5 00	3 10	4 80	6 30	3 30	...	14 00
Nailmakers (hand)....	5 90	3 12	4 84	...	...	...	2 64	3 05	...	...
Potters.....	5 20	3 60	4 78	4 86	3 17	...	4 17	5 76	...	10 00
Printers.....	7 17	...	6 64	5 94	4 85	6 00	5 93	5 76	18 00	13 00
Teachers public schools.	12 00	...	7 00	7 74	8 47	6 40	...	9 60	...	13 00
Saddle and harness makers.....	6 63	3 69	5 70	5 51	3 80	...	5 20	5 10	12 00	11 00
Sailmakers.....	7 02	2 85	6 04	4 56	3 80	4 80	...	2 59	15 00	12 00
Shoemakers.....	...	2 95	2 90	...	...	4 00	...	...	...	11 00
Stevedores.....	8 44	5 70	6 72	4 36	7 40	...	...	2 88	18 00	12 00
Tanners.....	6 38	4 85	5 18	5 81	4 15	4 00	4 92	4 90	...	...
Tailors.....	7 40	3 41	5 02	5 58	4 03	5 00	6 36	3 42	...	7 12
Telegraph operators...	7 65	5 11	6 92	6 35	6 75	5 60	...	6 55	...	12 00
Tinsmiths.....	6 56	3 55	5 46	4 40	3 70	4 00	4 40	2 96	12 72	11 00
Weavers (outside of mills).....	6 31	2 79	3 23	3 95	3 15	3 60	3 05	2 96	...	10 00
Machinists.....	...	4 60	...	...	...	...	...	...	18 00	...
Painters.....	...	4 82	...	...	...	...	...	...	12 00	...
Upholsterers.....	...	4 52	...	...	...	...	...	...	18 00	...

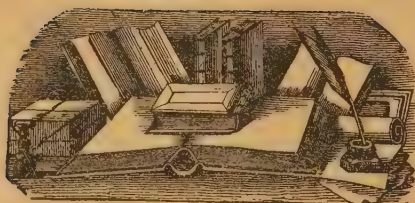
*About.

†With board.

‡Men.

§Women.





SHORT METHODS IN ARITHMETIC.

THERE are a good many simple rules for multiplying and for dividing, which are of great convenience, making every-day and practical figuring easy, simple and accurate, but the main thing is practice in adding long columns of figures. To be rapid and accurate is of the highest importance to an accountant. It is largely, however, a matter of natural aptitude. Some men are born mathematicians. The secret of rapid calculation is the ability to read figures, the same as letters. The child beginning to read spells out each word, letter by letter, slowly, b-a ba, k-e-r ker, baker, but in time he takes in the whole as a unit, and is not obliged to take it up in detail. So in adding, the beginner says, 1 added to 7 makes 8, and 4 to 8 12, and so on to the end of the list; but an expert runs his eye over a column of figures and reads it, just as he does the line in ordinary reading. Some lightning calculators can read several columns as one, and tell almost at a glance the sum total of them all. Tables for the calculation of per centages, interest, and the like, are obtainable, which render it unnecessary to actually go

through the calculation, but adding must be done by the adder without any such assistance.

THE NEW MULTIPLICATION TABLE.

THIS TABLE shows that the large are intended to multiply the small
stance, the large 9 is followed by
stands the increase of each, mul-
are 18, 9 times 3 are 27, 9 times
as will be seen at the end of
25 times 2 are 50, etc., and at

figures in front of each double row
head-figures in said row; for in-
2, 3, 4, 5, 6, 7, 8, 9, beneath which
multiplied by 9, namely, 9 times 2
4 are 28, etc., 9 times 9 are 81,
the row; and in the last row,
the end, 25 times 25 are 625.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
2	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50
3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75
4	8	12	16	20	24	28	32	36	40	44	48	52	56	60	64	68	72	76	80	84	88	92	96	100
5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125
6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150
7	14	21	28	35	42	49	56	63	70	77	84	91	98	105	112	119	126	133	140	147	154	161	168	175
8	16	24	32	40	48	56	64	72	80	88	96	104	112	120	128	136	144	152	160	168	176	184	192	200
9	18	27	36	45	54	63	72	81	90	99	108	117	126	135	144	153	162	171	180	189	198	207	216	225
10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250
11	22	33	44	55	66	77	88	99	110	121	132	143	154	165	176	187	198	209	220	231	242	253	264	275
12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300
13	26	39	52	65	78	91	104	117	130	143	156	169	182	195	208	221	234	247	260	273	286	299	312	325
14	28	42	56	70	84	98	112	126	140	154	168	182	196	210	224	238	252	266	280	294	308	322	336	350
15	30	45	60	75	90	105	120	135	150	165	180	195	210	225	240	255	270	285	300	315	330	345	360	375
16	32	48	64	80	96	112	128	144	160	176	192	208	224	240	256	272	288	304	320	336	352	368	384	400
17	34	51	68	85	102	119	136	153	170	187	204	221	238	255	272	289	306	323	340	357	374	391	408	425
18	36	54	72	90	108	126	144	162	180	198	216	234	252	270	288	306	324	342	360	378	396	414	432	450
19	38	57	76	95	114	133	152	171	190	209	228	247	266	285	304	323	342	361	380	399	418	437	456	475
20	40	60	80	100	120	140	160	180	200	220	240	260	280	300	320	340	360	380	400	420	440	460	480	500
21	42	66	84	105	126	147	168	189	210	231	252	273	294	315	336	357	378	399	420	441	462	483	504	525
22	44	68	88	110	132	154	176	198	220	242	264	286	308	330	352	374	396	418	440	462	484	506	528	550
23	46	69	92	115	138	161	184	207	230	253	276	299	322	345	368	391	414	437	460	483	506	529	552	575
24	48	72	96	120	144	168	192	216	240	264	288	312	336	360	384	408	432	456	480	504	528	552	576	600
25	50	75	100	125	150	175	200	225	250	275	300	325	350	375	400	425	450	475	500	525	550	575	600	625



THE CAPITOL OF THE UNITED STATES.

POPULATION OF THE STATES AND TERRITORIES.

STATES AND TERRITORIES.	Area Sq. Miles.	When Admitted.	Population in 1890.	Population in 1880.	No. Elect' Votes.
Alabama.....	50,540	1819	1,513,017	1,262,505	10
Arkansas.....	53,045	1836	1,128,179	802,525	7
California.....	158,300	1850	1,208,130	864,694	8
Colorado.....	103,645	1876	412,198	194,327	3
Connecticut.....	4,990	1789	746,258	622,700	6
Delaware.....	2,050	1787	168,493	146,608	3
Florida.....	58,680	1845	391,422	269,493	4
Georgia.....	59,475	1789	1,837,353	1,542,180	12
Idaho.....	84,800	1890	84,385	32,610	3
Illinois.....	50,650	1818	3,820,351	3,077,871	22
Indiana.....	36,350	1816	2,192,404	1,978,301	15
Iowa.....	55,275	1837	1,911,896	1,624,615	15
Kansas.....	82,080	1861	1,427,096	996,096	9
Kentucky.....	40,400	1792	1,858,635	1,648,690	13

POPULATION OF THE STATES AND TERRITORIES. 199

STATES AND TERRITORIES.	Area	When Admitted.	Population in 1890.	Population in 1880.	No. Elect ¹ Votes.
Louisiana	45,420	1812	1,118,587	939,946	8
Maine	29,875	1820	661,086	649,936	6
Maryland	12,210	1789	1,042,390	934,943	8
Massachusetts	8,315	1789	2,238,943	1,783,085	14
Michigan	57,430	1837	2,093,889	1,636,937	13
Minnesota	83,365	1857	1,301,826	780,773	7
Mississippi	46,810	1817	1,289,600	1,131,597	9
Missouri	68,735	1821	2,679,184	2,168,380	10
Montana	146,080	1889	132,159	39,159	3
Nebraska	76,185	1867	1,058,910	452,402	5
Nevada	109,700	1864	45,761	62,266	3
New Hampshire	9,305	1789	376,560	340,991	4
New Jersey	7,815	1789	1,444,933	1,131,116	9
New York	49,170	1789	5,997,853	5,082,871	36
North Carolina	52,250	1789	1,617,947	1,399,750	11
*North Dakota .....	.....	1889	182,719	.....	3
Ohio	40,760	1802	3,672,316	3,198,062	23
Oregon	94,560	1859	313,767	174,768	3
Pennsylvania	45,215	1789	5,258,014	4,282,891	30
Rhode Island	1,250	1790	345,506	276,531	4
South Carolina	30,170	1789	1,151,149	995,577	9
*South Dakota .....	.....	1889	328,808	.....	4
Tennessee	42,050	1796	1,767,518	1,542,359	12
Texas	265,780	1845	2,235,523	1,591,749	13
Vermont	9,565	1791	332,422	332,286	4
Virginia	42,450	1789	1,655,980	1,512,565	12
Washington	69,180	1889	349,390	75,116	4
W. Virginia	24,780	1863	762,794	618,457	6
Wisconsin	56,040	1847	1,686,880	1,315,497	11
Wyoming	99,890	1890	60,222	20,789	3
Alaska	561,409	.....	.....	.....	..
Arizona	113,020	.....	59,620	40,440	..
District of Columbia .....	.....	.....	230,392	177,624	..
Indian	64,609	.....	.....	.....	..
New Mexico	122,580	.....	153,593	119,565	..
Oklahoma .....	.....	.....	61,834	.....	..
Utah	84,900	.....	207,905	143,963	..
Total	2,633,810	.....	62,622,250	50,155,783	444

*The Territory of Dakota, embracing North and South Dakota, had a population of 125,177 in 1880.



POPULATION OF CITIES OF 10,000 AND OVER IN THE U. S.

CITIES.		1890.	1880.	CITIES.		1890.	1880.
Akron, O.....		27,702	16,512	Baltimore, Md....		433,547	332,313
Albany, N. Y.....		94,640	90,758	Bangor, Me.....		19,090	16,856
Alexandria, Va.....		14,318	13,659	Baton Rouge, La...		10,397	7,197
Allegheny, Pa.....	104,967	78,682		Battle Creek, Mich.		13,190	7,063
Allentown, Pa.....	25,183	18,063		Bay City, Mich.....		27,836	20,693
Alpena, Mich.....	11,228	6,153		Bayonne, N. J.....		18,996	9,372
Alton, Ill.....	10,184	8,975		Beatrice, Neb.....		13,921	2,446
Altoona, Pa.....	30,269	19,710		Belleville, Ill.....		15,360	10,683
Amsterdam, N. Y...	17,264	9,466		Beverly, Mass.....		10,795	8,456
Anderson, Ind.....	10,759	4,126		Biddeford, Me.....		14,418	12,651
Appleton, Wis.....	11,825	8,005		Binghampton, N. Y.		35,093	17,317
Asheville, N. C.....	10,443	2,626		Birmingham, Ala...		26,241	400
Ashland, Wis.....	16,145	900		Bloomington, Ill...		22,242	17,180
Atchison, Kas.....	14,122	15,105		Boston, Mass.....		446,507	362,739
Atlantic City, N. J..	13,038	5,477		Bradford, Pa.....		10,478	9,197
Atlanta, Ga.....	65,515	37,409		Bridgeton, N. J.....		11,471	8,722
Attleboro, Mass....	14,302	11,111		Bridgeport, Conn...		48,856	27,643
Auburn, N. Y.....	25,887	21,924		Brockton, Mass....		27,278	13,608
Auburn, Me.....	11,288	9,555		Brooklyn, N. Y.....		804,377	566,663
Augusta, Ga.....	33,152	21,891		Brookline, Mass....		12,076	8,057
Augusta, Me.....	10,521	8,665		Buffalo, N. Y.....		254,457	155,134
Aurora, Ill.....	19,634	11,873		Burlington, Ia.....		22,528	19,450
Austin, Tex.....	15,324	10,013		Burlington, Vt.....		14,566	11,355

CITIES.	1890.	1880.	CITIES.	1890.	1880.
Butte City, Mont...	10,701	3,363	Fort Wayne, Ind....	35,349	26,880
Cairo, Ill.....	14,000	9,011	Fort Worth, Tex....	20,725	6,663
Cambridge, Mass....	69,837	52,669	Freeport, Ill.....	10,159	8,516
Camden, N. J.....	58,274	41,659	Fresno, Cal.....	10,796	1,112
Canton, O.....	26,327	12,258	Galesburg, Ill.....	15,212	11,437
Carbondale, Pa.....	10,826	7,714	Galveston, Tex....	29,118	22,248
Cedar Rapids, Ia....	17,997	10,104	Gloucester, Mass....	21,262	19,329
Charleston, S. C....	54,592	49,984	Gloversville, N. Y..	13,796	7,163
Charlotte, N. C.....	11,555	7,094	Grand Rapids, Mich	64,147	32,016
Chattanooga, Tenn..	29,109	12,892	Greenwich, Conn....	10,120	7,892
Chelsea, Mass.....	27,850	21,782	Hagerstown, Md....	11,698	6,627
Chester, Pa.....	20,167	14,997	Hamilton, O.....	17,519	12,122
Cheyenne, Wyo.....	10,693	3,456	Hannibal, Mo.....	12,816	11,074
Chicago, Ill.....	1,008,576	503,185	Harrisburg, Pa.....	40,164	30,762
Chicopee, Mass.....	14,007	11,286	Hartford, Conn....	53,182	42,015
Chillicothe, O.....	11,256	10,938	Hastings, Neb.....	13,793	2,817
Cincinnati, O.....	296,309	255,139	Haverhill, Mass....	27,322	18,472
Cleveland, O.....	261,546	160,146	Hazleton, Pa.....	11,818	6,935
Clinton, Iowa.....	13,629	9,052	Helena, Mont.....	13,834	3,024
Clinton, Mass.....	10,379	8,029	Hoboken, N. J.....	43,561	30,999
Cohoes, N. Y.....	22,432	19,416	Holyoke, Mass.....	35,528	21,915
Columbia, Pa.....	10,597	8,312	Hornellsville, N. Y..	10,948	8,195
Columbia, S. C.....	14,508	10,036	Houston, Tex.....	27,411	16,513
Colorado Spr'gs, Colo	11,200	4,226	Hudson, N. Y.....	10,027	8,070
Columbus, Ga.....	18,650	10,123	Huntington, W. Va..	10,084	3,147
Columbus, O.....	99,398	51,647	Hyde Park, Mass....	10,200	7,088
Concord, N. H.....	16,948	13,843	Indianapolis, Ind...	107,445	75,056
Council Bluffs, Ia...	21,388	18,063	Ironton, O.....	10,922	8,857
Covington, Ky.....	37,375	29,720	Ishpeming, Mich...	11,184	6,039
Cumberland, Md....	10,030	10,693	Ithaca, N. Y.....	11,557	9,105
Dallas, Tex.....	38,140	10,358	Jackson, Mich.....	20,779	16,105
Danbury, Conn.....	19,385	11,666	Jackson, Tenn.....	10,022	5,377
Danville, Ill.....	11,528	7,733	Jacksonville, Fla....	17,160	7,650
Danville, Va.....	10,285	7,733	Jacksonville, Ill....	12,357	10,927
Dayton, O.....	58,868	38,678	Jacksonville, N. Y..	15,991	9,357
Davenport, Iowa....	25,161	21,831	Janesville, Wis....	10,631	9,018
Decatur, Ill.....	10,841	9,547	Jeffersonville, Ind..	11,274	9,357
Denison, Tex.....	10,959	.....	Jersey City, N. J....	163,987	120,722
Denver, Colo.....	106,670	35,629	Johnstown, N. Y....	10,851	5,013
Des Moines, Ia.....	50,067	22,408	Johnstown, Pa.....	23,653	8,380
Detroit, Mich.....	205,669	116,340	Joliet, Ill.....	27,407	11,657
Dover, N. H.....	12,779	11,687	Kalamazoo, Mich...	17,857	8,057
Dubuque, Iowa.....	30,147	22,254	Kansas City, Mo....	132,416	55,785
Duluth, Minn.....	32,725	5,415	Kansas City, Kan...	38,271	3,202
Easton, Pa.....	14,194	11,924	Keokuk, Iowa.....	14,075	12,117
E. Liverpool, O.....	10,947	5,568	Key West, Fla.....	18,058	6,890
E. Portland, Ore....	10,481	2,934	Kingston, N. Y.....	21,181	18,344
E. Saginaw, Mich...	46,137	19,016	Knoxville, Tenn....	22,447	9,693
E. St. Louis, Ill....	15,156	9,185	La Crosse, Wis....	25,053	14,505
Eau Claire, Wis....	17,438	10,119	La Fayette, Ind....	16,407	14,860
Elgin, Ill.....	17,429	8,787	Lancaster, Pa.....	39,090	25,769
Elizabeth, N. J.....	37,670	28,229	Lansing, Mich.....	12,630	8,319
Elkhart, Ind.....	11,489	6,953	Lansingburg, N. Y..	10,523	7,432
Elmira, N. Y.....	28,070	20,541	Laredo, Tex.....	11,313	3,521
El Paso, Tex.....	10,836	736	La Salle, Ill.....	11,610	7,847
Erie, Pa.....	39,699	27,737	Lawrence, Mass....	44,559	39,151
Evansville, Ind....	50,674	29,280	Leadville, Colo....	11,159	14,820
Everett, Mass.....	11,040	4,159	Leavenworth, Kan...	24,613	16,546
Fall River, Mass....	74,351	48,961	Lebanon, Pa.....	14,734	8,778
Findlay, O.....	18,672	4,633	Lewiston, Me.....	21,668	19,083
Fitchburg, Mass....	22,007	12,429	Lexington, Ky.....	22,355	16,656
Fond du Lac, Wis...	11,942	13,094	Lima, O.....	15,970	7,567
Fort Scott, Kan....	11,837	6,372	Lincoln, Neb.....	55,491	13,004
Fort Smith, Ark....	11,291	3,098	Little Rock, Ark...	22,496	13,138

CITIES.	1890.	1880.	CITIES.	1890.	1880.
Lockport, N. Y.....	16,003	13,522	Ogden, Utah.....	14,919	6,069
Logansport, Ind.....	13,798	11,198	Ogdensburg, N. Y..	11,667	10,341
Long Island City,			Oil City, Pa.....	10,943	7,315
N. Y.....	30,396	17,129	Omaha, Neb.....	139,526	30,518
Los Angeles, Cal....	50,394	11,183	Orange, N. J.....	18,774	13,207
Louisville, Ky.....	161,005	123,758	Oswego, N. Y.....	21,826	21,116
Lowell, Mass.....	77,605	59,475	Ottawa, Ill.....	11,500	7,834
Lynchburg, Va.....	19,779	15,959	Ottumwa, Ia.....	13,996	9,004
Lynn, Mass.....	55,684	38,274	Paducah, Ky.....	13,024	8,036
Macon, Ga.....	22,698	12,479	Passaic, N. J.....	13,027	6,532
Madison, Wis.....	13,392	10,324	Paterson, N. J.....	78,358	51,031
Mahanoy, Pa.....	11,291	7,181	Pawtucket, R. I....	27,502	19,030
Malden, Mass.....	22,984	12,017	Peabody, Mass.....	10,128	9,028
Manchester, N. H....	43,983	32,630	Peekskill, N. Y....	10,026	6,893
Manistee, Mich.....	12,299	6,930	Pensacola, Fla.....	11,751	6,845
Mansfield, O.....	13,542	9,859	Peoria, Ill.....	40,758	29,259
Marinette, Wis.....	11,513	2,750	Petersburg, Va.....	23,317	21,656
Marlboro, Mass.....	13,788	10,127	Philadelphia, Pa....	1,046,252	847,170
Massillon, O.....	10,068	6,836	Pittsburg, Pa.....	238,473	156,389
McKeesport, Pa.....	20,711	8,212	Pittsfield, Mass....	17,252	13,364
Medford, Mass.....	11,052	7,573	Pittston, Pa.....	10,295	7,472
Memphis, Tenn.....	64,586	33,592	Plainfield, N. J....	11,250	8,125
Menominee, Mich....	10,606	3,288	Portland, Me.....	36,608	33,810
Meriden, Conn.....	21,230	15,540	Port Huron, Mich...	13,519	8,883
Meridian, Miss.....	10,889	4,008	Portland, Ore.....	47,294	17,577
Michigan City, Ind..	10,704	7,366	Portsmouth, O.....	12,387	11,321
Middletown, N. Y..	11,918	8,494	Portsmouth, Va.....	12,345	11,390
Milwaukee, Wis.....	204,150	115,587	Pottstown, Pa.....	13,201	5,305
Minneapolis, Minn...	164,738	46,887	Pottsville, Pa.....	14,194	13,253
Mobile, Ala.....	31,822	29,132	Poughkeepsie, N. Y.	22,836	20,207
Moline, Ill.....	11,995	7,800	Providence, R. I....	122,043	104,857
Montgomery, Ala....	21,790	16,713	Pueblo, Colo.....	28,128	3,217
Muncie, Ind.....	11,339	5,219	Quincy, Ill.....	31,478	27,268
Muscataine, Ia.....	11,432	2,295	Quincy, Mass.....	16,711	10,570
Muskegon, Mich.....	22,668	11,262	Racine, Wis.....	21,022	16,031
Nanticoke, Pa.....	10,037	3,884	Raleigh, N. C.....	12,798	9,265
Nashua, N. H.....	19,266	13,397	Reading, Pa.....	58,026	43,278
Nashville, Tenn....	76,309	43,350	Richmond, Ind.....	16,845	12,472
Natchez, Miss.....	10,132	7,058	Richmond, Va.....	80,838	66,600
Nebraska City, Neb.	11,472	4,183	Rochester, N. Y....	138,327	89,366
Newark, N. J.....	181,515	136,508	Rockford, Ill.....	25,589	13,129
Newark, O.....	14,369	9,600	Rock Island, Ill....	13,596	11,659
New Albany, Ind.....	21,008	16,423	Rome, N. Y.....	14,980	12,194
New Bedford, Mass..	40,705	26,845	Rutland, Vt.....	11,759	12,149
New Brighton, N. Y.	19,000	12,679	Sacramento, Cal....	26,272	21,420
New Britain, Conn...	19,010	11,800	Saginaw, Mich.....	46,215	10,525
Newburg, N. Y.....	23,263	18,049	Salem, Mass.....	30,735	27,563
Newburyport, Mass..	13,914	13,538	Salt Lake City, Utah	45,025	20,768
New Brunswick, N.J.	18,459	17,166	San Antonio, Tex....	38,681	20,550
New Castle, Pa.....	11,581	8,418	Sandusky, O.....	19,234	15,838
New Haven, Conn....	85,981	62,882	San Diego, Cal.....	16,153	2,637
New London, Conn...	13,759	10,537	San Francisco, Cal.	297,990	233,959
New Orleans, La....	241,995	216,090	San Jose, Cal.....	18,027	12,567
Newport, Ky.....	24,938	20,433	Saratoga Springs,		
Newport, R. I.....	19,449	15,693	N. Y.....	13,124	8,421
Newton, Mass.....	24,357	10,995	Savannah, Ga.....	41,762	30,799
New York, N.Y.....	1,513,501	1,206,299	Schenectady, N. Y..	18,392	13,655
Norfolk, Va.....	34,986	21,966	Scranton, Pa.....	83,450	45,850
Norristown, Pa.....	19,750	13,063	Seattle, Wash.....	43,914	3,533
North Adams, Mass..	16,067	10,191	Sedalia, Mo.....	13,994	9,561
Northampton, Mass.	14,961	12,172	Shamokin, Pa.....	14,391	8,184
Norwalk, Conn.....	17,739	7,560	Sheboygan, Wis....	16,341	7,314
Norwich, Conn.....	16,192	15,112	Shenandoah, Pa....	13,447	10,147
Oakland, Cal.....	48,540	34,555	Shreveport, La.....	11,482	8,009

CITIES.	1890.	1880.	CITIES.	1890.	1880*
Sing Sing, N. Y.....	10,072	6,578	Troy, N. Y.....	60,699	56,747
Sioux City, Ia.....	37,862	7,366	Utica, N. Y.....	44,001	33,914
Sioux Falls, S. Dak.	10,154	2,163	Vicksburg, Miss...	13,298	11,814
Somerville, Mass....	40,117	24,933	Waco, Tex.....	13,667	7,295
S. Bend, Ind.....	21,786	13,280	Waltham, Mass....	18,522	11,712
S. Bethlehem, Pa...	10,386	4,925	Washington, D. C...	229,296	147,293
Spokane Falls, Wash	22,626	350	Waterbury, Conn...	28,591	17,806
Springfield, Ill.....	24,852	19,743	Watertown, N. Y...	14,733	10,697
Springfield, Mass...	44,164	33,340	West Bay City, Mich	12,910	6,397
Springfield, Mo.....	21,842	6,522	West Troy, N. Y...	12,942	8,820
Springfield, O.....	32,135	20,730	Weymouth, Mass...	10,843	10,570
Stamford, Conn.....	15,685	11,297	Wheeling, W. Va...	35,052	30,737
Steubenville, O.....	13,363	12,093	Wichita, Kan.....	23,735	4,911
Stillwater, Minn....	11,239	9,055	Wilkesbarre, Pa...	37,651	23,399
St. Joseph, Mo.....	52,811	32,431	Williamsport, Pa...	27,107	18,934
St. Louis, Mo.....	400,357	350,518	Wilmington, Del...	61,437	42,478
Stockton, Cal.....	14,376	10,282	Wilmington, N. C...	20,098	17,350
St. Paul, Minn.....	133,156	41,473	Windham, Conn....	10,025	8,265
Superior, Wis.....	13,000	655	Winona, Minn.....	18,208	10,208
Syracuse, N. Y.....	87,877	51,792	Woburn, Mass.....	13,491	10,931
Tacoma, Wash.....	35,858	1,098	Woonsocket, R. I...	20,759	16,050
Taunton, Mass.....	25,389	21,213	Worcester, Mass....	84,536	58,291
Terre Haute, Ind....	30,287	26,042	Yonkers, N. Y.....	31,942	18,892
Tiffin, O.....	10,979	7,879	York, Pa.....	20,849	13,940
Topeka, Kan.....	31,809	15,452	Youngstown, O.....	33,199	15,435
Toledo, O.....	82,652	50,137	Zanesville, O.....	21,117	18,113
Trenton, N. J.....	58,488	29,910			

HOW MONEY GROWS AT INTEREST.

If one dollar be invested and the interest added to the principal annually, at the rates named, we shall have the following result as the accumulation of one hundred years.

One dollar, 100 years at 1 per cent.....	\$2 $\frac{3}{4}$
One dollar, 100 years at 2 per cent.....	7 $\frac{1}{4}$
One dollar, 100 years at 3 per cent.....	19 $\frac{1}{4}$
One dollar, 100 years at 4 per cent.....	50 $\frac{1}{2}$
One dollar, 100 years at 5 per cent.....	131 $\frac{1}{2}$
One dollar, 100 years at 6 per cent.....	340
One dollar, 100 years at 7 per cent.....	868
One dollar, 100 years at 8 per cent.....	2,203
One dollar, 100 years at 9 per cent.....	5,513
One dollar, 100 years at 10 per cent.....	13,809
One dollar, 100 years at 12 per cent.....	84,675
One dollar, 100 years at 15 per cent.....	1,174,405
One dollar, 100 years at 18 per cent.....	15,145,000
One dollar, 100 years at 24 per cent.....	2,551,799,404

UNITED STATES TARIFFS.

AT the time the Constitution of the United States was adopted, 1789, every country depended very largely upon duties on imports and exports for the support of the government. The framers of the Constitution provided that there should be no export duties, nor any tariff on commerce, between the States. These were two very important measures of tariff reform. The plan was to raise revenue by taxing imports only, and, in so doing, foster and promote home interests. There was no thought then of absolute free-trade, or a tariff for revenue only. The following table sets forth the date of the passage of every tariff bill of this country, and the time each went into effect :

When passed.	Went into effect.
July 4, 1789.....	August 2, 1789
August 10, 1790.....	January 1, 1791
May 2, 1792.....	July 1, 1792
June 7, 1794.....	July 1, 1794
May 13, 1800.....	July 1, 1800
May 26, 1804.....	July 1, 1804
July 1, 1812.....	July 1, 1812
April 27, 1816.....	July 1, 1816
May 22, 1824.....	July 1, 1824
May 19, 1828 }	September 2, 1828
	July 1, 1829
July 14, 1832.....	March 4, 1833
March 2, 1833.....	January 1, 1834
August 30, 1842.....	August 30, 1842
July 30, 1846.....	December 1, 1846
March 3, 1857.....	July 1, 1857

March 2, 1861.....	April 2, 1861
July 14, 1862.....	August 2, 1862
June 30, 1864.....	July 1, 1864
March 2, 1867.....	March 2, 1867
June 6, 1872.....	August 1, 1872
March 3, 1875.....	March 3, 1875
March 3, 1883.....	July 1, 1883
October 1, 1890.....	October 6, 1890

THE MCKINLEY BILL.

It would be tedious to review each one. The one of 1883 made very many reductions, and was essentially non-partisan. The tariff of 1890, known as the McKinley Bill, was a strictly Republican measure, and on the whole made an increase over the act of 1883, although many articles were put on the free list. An idea of its character and scope may be found from the following table, the comparison being with the Act of 1883. The first column gives the number of articles upon which the rate was not changed; the second column the number upon which the rate was decreased; the third column the number upon which the rate was increased, and the fourth column the total number of articles under each head:

Schedule.	Rate not changed.	Dec.	Inc.	Total.
Chemicals.....	59	44	11	114
Metals.....	49	50	19	118
Wood and Woolens.....	..	..	24	24
Silk and Silk Goods.....	4	..	2	6
Books, Papers, &c.....	6	1	2	9
Cotton Goods.....	17	6	27	50
Sundries.....	30	14	24	68
Flax, Hemp, Linen, &c.....	4	8	15	27
Marble and Stone.....	5	2	1	8
Earths, Earthenware and Glassware.....	8	4	15	27
Agricultural Products.....	10	2	45	57
Sugar.....	2	6	..	8
Wood and Manufactures of.....	11	5	3	19
Totals.....	305	143	188	635

THE FREE LIST.

The following articles are a few of those which were placed on the free list:

Animals imported for breeding purposes.	Fans — palm leaves unmanufactured.
Animals imported for exhibition, re-exported in 6 months.	Feathers and down, for beds.
Articles in crude state, used in dyeing.	Fruits and nuts.
Asbestos.	Fur skins of all kinds, undr'sd.
Balm of Gilead.	Grasses and fibers.
Beeswax.	Hides.
Bells, broken metal.	Hoops.
Birds, stuffed and alive.	Hop roots, for cultivation.
Bismuth.	Ice.
Bladders.	India-rubber.
Bones.	Ivory and vegetable ivory.
Books more than 20 years old.	Magnesium.
Books in other than English language.	Manuscripts.
Books and works of art for educational institutions.	Meerschaum, crude.
Books for one's private use.	Mineral waters, natural.
Bullion, gold or silver.	Minerals, crude.
Cabinets of old coins and metals.	Models of inventors.
Camphor, crude.	Moss, sea-weed.
Catgut, unmanufactured.	Oils.
Chalk, unmanufactured.	Olives.
Charcoal.	Opium, crude state.
Coal, anthracite.	Orchids and other flowers.
Cocoa.	Paper stock, crude.
Coffee.	Peltries.
Coins.	Pewter and britannia metal.
Cork—wood.	Philosophical and scientific apparatus.
Diamonds and other precious stones, uncut.	Professional books for personal use.
Drugs of almost every kind.	Shells of all kinds.
	Silk—cocoons, eggs and raw silk.
	Pepper, black or white, unground.

Sugar, unrefined.	Tar.
Sulphur.	Tea.
Sulphuric acid.	Wearing apparel, personal.
Tapioca.	Works of art, antique

Some duties are levied according to value, the price at the place of manufacture or production being the base of calculation, and others are specific. There is wide scope for fraud in the former class of cases, and under-valuation is one of the especial evils of the tariff system. The laws have been supplemented by so many rules and rulings of the courts and the Treasury Department that no directions can be given in this connection for doing importing business. Importers generally employ experts to look after their customs affairs.

HOW ALLOYS ARE MADE.

Copper and tin make bath metal.

Copper and zinc make bell metal.

Tin and copper make bronze metal.

Tin, antimony, copper and bismuth make britannia metal.

Tin and copper make cannon metal.

Copper and zinc make Dutch gold.

Copper, nickel and zinc, with sometimes a little iron and tin, make German silver.

Gold and copper make standard gold.

Gold, copper and silver make old-standard gold.

Tin and copper make gun metal.

Copper and zinc make mosaic gold.

Tin and lead make pewter.

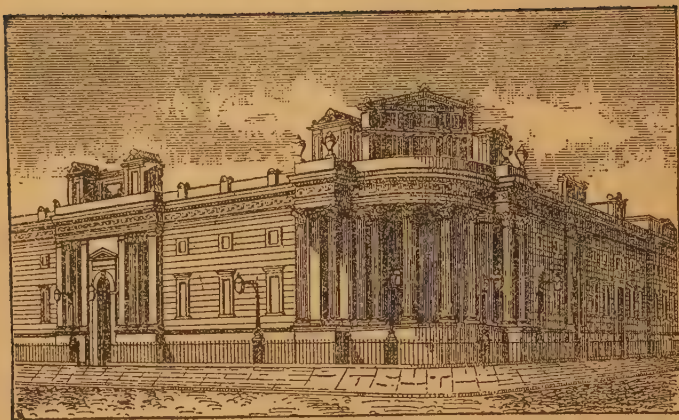
Lead and a little arsenic make sheet metal.

Silver and copper make standard silver.

Tin and lead make solder.

Lead and antimony make type metal.

Copper and arsenic make white copper.



BANK OF ENGLAND.

THE MONEY OF ALL NATIONS.

FOR the convenience of international travel and trade the United States government has established a legal valuation in this country of the coins of other nations. The following table needs no other explanation than this one remark.

COUNTRY.	MONETARY UNIT.	STANDARD.	VALUE IN U. S. MONEY.
Argentine Republic.....	Peso.....	Gold and Silver.....	\$.96.5
Austria.....	Florin.....	Silver.....	.38.1
Belgium.....	Franc.....	Gold and Silver.....	.19.3
Bolivia.....	Boliviano..	Silver.....	.77.1
Brazil.....	Milreis.....	Gold.....	.54.6
Canada.....	Dollar.....	Gold.....	1.00
Chili.....	Peso.....	Gold and Silver.....	.91.2
China.....	Tael.....	Silver.....	1.27
Cuba.....	Peso.....	Gold and Silver.....	.92.6

COUNTRY.	MONETARY UNIT.	STANDARD.	VALUE IN U. S. MONEY.
Denmark.....	Crown.....	Gold.....	.26.8
Ecuador.....	Peso.....	Silver.....	.77.1
Egypt.....	Piaster.....	Gold.....	.04.9
France.....	Franc.....	Gold and Silver.....	.19.3
Great Britain.....	Pound St'g.....	Gold.....	4.86.65
Greece.....	Drachma.....	Gold and Silver.....	.19.3
German Empire.....	Mark.....	Gold.....	.23.8
Hayti.....	Gourde.....	Gold and Silver.....	.96.5
India.....	Rupee.....	Silver.....	.36.6
Italy.....	Lira.....	Gold and Silver.....	.19.3
Japan.....	Yell.....	Silver.....	.85.8
Liberia.....	Dolar.....	Gold.....	1.00
Mexico.....	Dollar.....	Silver.....	.83.7
Netherlands.....	Florin.....	Gold and Silver.....	.40.2
Norway.....	Crown.....	Gold.....	.26.8
Peru.....	Sol.....	Silver.....	.77.1
Portugal.....	Milreis.....	Gold.....	1.08
Russia.....	Rouble.....	Silver.....	.61.7
Sandwich Islands.....	Dollar.....	Gold.....	1.00
Spain.....	Peseta.....	Gold and Silver.....	.19.3
Sweden.....	Crown.....	Gold.....	.26.8
Switzerland.....	Franc.....	Gold and Silver.....	.19.3
Tripoli.....	Mahbub.....	Silver.....	.69.5
Turkey.....	Piaster.....	Gold.....	.04.4
U. S. of Columbia.....	Peso.....	Silver.....	.79.5
Venezuela.....	Bolivar.....	Gold and Silver.....	.15.4

METRIC WEIGHTS AND MEASURES FOR CUSTOMS PURPOSES.

MEASURES OF LENGTH.

METRIC NAME.	EQUIVALENT.	SUBDIVISION.
Meter.....	39.37 inches.....	10 Decimeters or 100 Centimeters, or 1,000 Millimeters.
Dekameter.....	393.7 inches.....	10 Meters.
Hectometer.....	328 ft. 1 inch.....	100 "
Kilometer.....	3280 ft. 10 inches.....	1000 "
Myrimeter.....	6.2137 miles.....	10000 "

MEASURES OF CAPACITY.

METRIC NAME.	EQUIVALENT IN LIQUID OR WINE MEASURE.	SUBDIVISION.
Liter.....	1.0567 quarts.....	10 Deciliters, 100 Centiliters, or 1000 Milliliters.
Dekaliter.....	2.6417 gallons.....	10 Liters.
Hectoliter.....	26.417 ".....	100 "
Kiloliter.....	264.17 ".....	1000 "

WEIGHTS.

NAME.	EQUIVALENT IN AVOIRDU-POIS.	SUBDIVISIONS.
Kilogram.....	2.2046 lbs.....	10 Hectograms, 100 Dekagrams, or 1000 grams.
Myriagram.....	22.046 ".....	10 Kilograms.
Quintal.....	220.46 ".....	100 "
Miller or } Tonneau }	2204.6 ".....	1000 "

THE MONEY OF THE BIBLE .

The following table shows the weight and value of the coins in use in Bible times and lands:

DENOMINATION.	GRAINS.	VALUE.
Gold Shekel.....	132	\$ 8.76
Gold Maneh.....	13,200	569.00
Gold Talent.....	1,320,000	26,280.00
Silver Gerah.....	11	.027
Silver Beka.....	110	.273
Silver Shekel.....	200	.547
Silver Maneh.....	13,200	27.375
Silver Talent.....	660,000	1,642.50
Copper Shekel.....	528	.03 14-100
Maccabæan Shekel (silver).....	220	.53
"Piece of Money" (stater silver).....	220	.53
Penny (silver).....	58 6-7	.17
Farthing (Quadrans, copper).....	42	.00 1/4
Farthing (Assarium, copper).....	84	.00 1/2
Mite (copper).....	21	.00 1/2



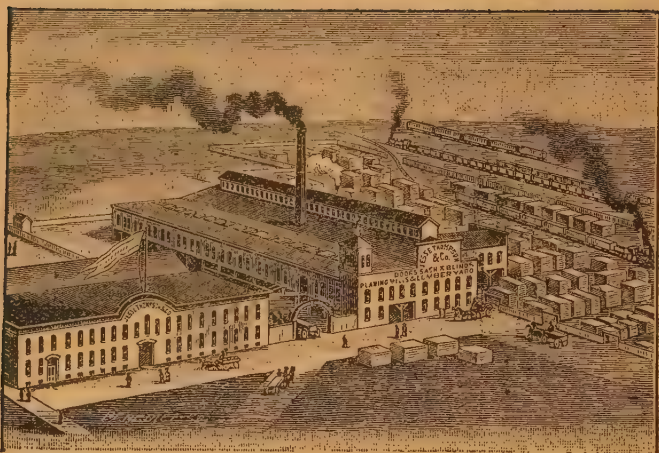
AMERICAN INTEREST RATES.

STATES AND TERRITORIES.	PENALTY OF USURY.	Legal.	SPECIAL.
Alabama.....	Loss of interest.....	8	
Arizona.....	No penalty.....	10	No limit.
Arkansas.....	Forfeiture of principal and interest.....	6	10 per cent.
California.....	No penalty.....	10	No limit.
Colorado.....	" ".....	8	"
Connecticut.....	" ".....	6	6 per cent.
Delaware.....	" ".....	6	6 per cent.
Dist. of Col.....	" " of all interest.....	6	10 per cent.
Florida.....	No penalty.....	8	No limit.
Georgia.....	Forfeiture of all interest.....	7	8 per cent.
Idaho.....	Forfeiture of three times the excess of interest over 18 per cent*.....	10	18 per cent.
Illinois.....	Forfeiture of all interest.....	5	7 per cent.
Indiana.....	" " interest over 6 per cent.....	6	8 per cent.
Iowa.....	" " interest and costs.....	6	8 per cent.
Kansas.....	" " twice the excess of interest.....	6	10 per cent.
Kentucky.....	" " twice of interest.....	6	6 per cent.
Louisiana.....	" " interest.....	5	8 per cent.
Maine.....	No penalty.....	6	No limit.
Maryland.....	Forfeiture of excess.....	6	6 per cent.
Massachusetts.....	No penalty—6 per cent on judgments.....	6	No limit.
Michigan.....	Forfeiture of excess.....	7	10 per cent.
Minnesota.....	Forfeiture of contract if more than 10 per cent is charged.....	7	10 per cent.
Mississippi.....	Forfeiture of interest over 10 per cent.....	6	10 per cent.
Missouri.....	Forfeiture of all interest.....	6	8 per cent.
Montana.....	No penalty.....	10	No limit.
Nebraska.....	Forfeiture of all interest and costs.....	7	10 per cent.
Nevada.....	No penalty.....	10	No limit.
N. Hampshire.....	Forfeiture of three times exc. of interest.....	6	6 per cent.
New Jersey.....	Forfeiture of all interest and costs.....	6	6 per cent.
New Mexico.....	No penalty.....	6	No limit.
New York.....	Forfeiture of contract†.....	6	6 per cent.
North Carolina.....	Forfeiture of double the amt. of interest.....	6	8 per cent.
North Dakota.....	Forfeiture of interest†.....	7	12 per cent.
Ohio.....	Forfeiture of excess.....	6	8 per cent.
Oregon.....	" " principal, interest and costs.....	10	12 per cent.
Pennsylvania.....	" " excess, Act of 1858.....	6	6 per cent.
Rhode Island.....	" " unless by contract†.....	6	No limit.
South Carolina.....	" " of all the interest.....	7	7 per cent.
South Dakota.....	Forfeiture of interest†.....	7	12 per cent.
Tennessee.....	" " of excess over 6 per cent.....	6	6 per cent.
Texas.....	" " of all interest.....	8	12 per cent.
Utah.....	No penalty.....	10	No limit.
Vermont.....	Forfeiture of excess on R. R. bonds.....	6	7 per cent.
Virginia.....	" " of interest.....	6	
Washington.....	No penalty.....	10	No limit.
West Virginia.....	Forfeiture of excess.....	6	6 per cent.
Wisconsin.....	" " of all interest.....	7	10 per cent.
Wyoming.....	No penalty.....	10	No limit.
Canada.....		6	No limit.
New Brunswick.....		6	"
Nova Scotia.....		6	"

*Act of Feb. 24, 1891.

†Also punishable as a misdemeanor.

‡Also 6 per cent on judgments.



MANUFACTURES OF THE WORLD.

THE highest authority on tabular facts is Mulhall's Dictionary of Statistics, and that is only down to the year 1888. The following table is from that great work, the total including sundries, as well as the five lines of manufactures specified. It will be observed that the United States furnished nearly one-third of all the manufactures of the world, and it is safe to say that it does more than that since 1890 :

Countries.	Textiles.	Hardware.	Clothing.	Beer and spts	Leather.	Total Manfres.
Austria.....	\$180,000,000	\$ 75,000,000	\$150,000,000	\$115,000,000	\$195,000,000	\$1,265,000,000
Australia.....	35,000,000	75,000,000	20,000,000	15,000,000	30,000,000	205,000,000
Belgium.....	80,000,000	85,000,000	60,000,000	65,000,000	30,000,000	10,000,000
Denmark.....	5,000,000	5,000,000	15,000,000	20,000,000	30,000,000	130,000,000
France.....	540,000,000	210,000,000	320,000,000	105,000,000	280,000,000	2,425,000,000
Germany.....	410,000,000	455,000,000	265,000,000	355,000,000	265,000,000	2,195,000,000
Great Britain..	850,000,000	775,000,000	330,000,000	375,000,000	210,000,000	4,100,000,000
Italy.....	105,000,000	20,000,000	120,000,000	20,000,000	85,000,000	605,000,000
Netherlands...	15,000,000	5,000,000	30,000,000	25,000,000	30,000,000	175,000,000
Norway.....	5,000,000	5,000,000	10,000,000	15,000,000	20,000,000	95,000,000
Portugal.....	10,000,000	5,000,000	15,000,000	.....	15,000,000	80,000,000
Russia.....	260,000,000	70,000,000	255,000,000	100,000,000	255,000,000	1,815,000,000
Spain.....	80,000,000	20,000,000	80,000,000	5,000,000	60,000,000	425,000,000
Sweden.....	10,000,000	30,000,000	30,000,000	30,000,000	40,000,000	250,000,000
Switzerland....	55,000,000	10,000,000	15,000,000	10,000,000	10,000,000	160,000,000
United States..	560,000,000	970,000,000	490,000,000	325,000,000	520,000,000	7,215,000,000
Total.....	\$3,200,000,000	\$2,815,000,000	\$2,205,000,000	\$1,560,000,000	\$2,055,000,000	\$22,370,000,000

QUALIFICATIONS REQUIRED FOR SUFF-

I NABILITY to read debars a citizen from voting in and writing are both required. In Mississippi it of the election judges. Idiots, convicts and lunatics, following table gives the qualifications necessary for

STATES.	Requirements as to Citizenship.	RESIDENCE IN		
		State.	County.	Precinct.
Alabama.....	Citizens or declared intention	1 year	3 mos.....	1 month...
Arkansas.....	Citizens or declared intention	1 year	6 mos.....	1 month...
California.....	Actual citizens.....	1 year	90 days.....	30 days.....
Colorado.....	Citizens or declared intention	6 mos.	90 days.....	10 days.....
Connecticut...	Actual citizens.....	1 year	6 mos.....	6 months...
Delaware.....	Actual county taxpayers.....	1 year	1 month.....	.....
Florida.....	Citizens or declared intention	1 year	6 mos.....	.....
Georgia.....	Actual citizens.....	1 year	6 mos.....	.....
Idaho.....	Actual citizens.....	6 mos.	30 days.....	.....
Illinois.....	Actual citizens.....	1 year	90 days.....	30 days.....
Indiana.....	Citizens or declared intention	1 year	6 mos.....	30 days.....
Iowa.....	Actual citizens.....	6 mos.	60 days.....	.....
Kansas.....	Citizens or declared intention	6 mos.	.....	30 days.....
Kentucky.....	Actual citizens.....	2 years	1 year.....	60 days.....
Louisiana.....	Citizens or declared intention	1 year	6 mos.....	30 days.....
Maine.....	Actual citizens.....	3 mos.	3 mos.....	3 months...
Maryland.....	Actual citizens.....	1 year	6 mos.....	1 day.....
Massachusetts.	Citizens.....	1 year	.....	6 months...
Michigan.....	Citizens or declared intention	3 mos.	10 days.....	10 days.....
Minnesota.....	Citizens or declared intention	4 mos.	.....	10 days.....
Mississippi.....	Actual citizens.....	2 years	.....	1 year.....
Missouri.....	Citizens or declared intention	1 year	60 days.....	60 days.....
Montana.....	Citizens.....	1 year	90 days.....	60 days.....
Nebraska.....	Citizens or declared intention	6 mos.	40 days.....	10 days.....
Nevada.....	Citizens or declared intention	6 mos.	30 days.....	.....
N. Hampshire.	Actual citizens.....	6 mos.	6 mos.....	Twn 6 mos.
New Jersey....	Actual citizens.....	1 year	5 mos.....	.....
New York.....	Actual citizens.....	1 year	4 mos.....	30 days.....
N. Carolina....	Actual citizens.....	1 year	90 days.....	.....
N. Dakota.....	Citizens or declared intention and civilized Indians.....	1 year	6 mos.....	90 days.....
Ohio.....	Actual citizens.....	1 year	30 days.....	20 days.....
Oregon.....	Citizens or declared intention	6 mos.	.....	.....
Pennsylvania..	Actual citizens.....	1 year	.....	2 months...
Rhode Island..	Actual citizens.....	1 year	.....	Twn 6 mos.
S. Carolina....	Actual citizens.....	1 year	60 days.....	.....
S. Dakota.....	Citizens or declared intention	6 mos.	30 days.....	10 days.....
Tennessee.....	Actual citizens.....	1 year	6 mos.....	.....
Texas.....	Citizens or declared intention	1 year	6 mos.....	6 mos.....
Vermont.....	Actual citizens.....	1 year	6 mos.....	.....
Virginia.....	Actual citizens.....	1 year	.....	Twn 3 mos.
Washington....	Citizens or declared intention	1 year	90 days.....	30 days.....
W. Virginia...	Actual citizens.....	1 year	60 days.....	.....
Wisconsin.....	Citizens or declared intention	1 year	.....	.....
Wyoming.....	Citizens or declared intention	1 year	.....	60 days.....

NOTE.—All the 44 States except Wyoming limit suffrage to male citizens, Jersey, Nebraska, Minnesota, Kentucky, Illinois, Indiana, Michigan, Oregon,

FRAGE IN EACH OF THE 44 STATES.

Connecticut or Wyoming. In Massachusetts reading may or may not be required, according to the wishes and, generally, paupers, are debarred from voting. The voting in the different States :

Registration.	Excluded from Voting.
Required by law.....	Idiots, Indians, convicted of crime, lunatics.
Prohibited by constitution	Idiots, Indians, convicted of felony until pardoned,
Required by law.....	Idiots, Indians, convicts, Chinese.
Required by constitution..	Persons in prison.
Required by law.....	Those unable to read and convicts.
No registration required..	Idiots, insane, paupers, criminals. [ists.
Required by constitution..	Idiots, insane, criminals, bettors on elections, ducl-
Leg. may regulate; no act.	Idiots, insane, criminals, non-taxpayers.
Required by law.....	Idiots, insane, convicted of felony until pardoned, bigamists, Chinese, untaxed Indians.
Required by law.....	Convicts unless pardoned.
No law for registration...	Fraudulent voters and bribers.
Required by law.....	Idiots, insane, criminals.
Required in cities only....	Idiots, insane, convicts, rebels.
No registration required..	Bribery, robbery, forgery, etc.
Required by law.....	Idiots, insane, criminals.
Required by law.....	Paupers and Indians not taxed.
Required by constitution..	Lunatics, convicts, guilty of bribery.
Required by law.....	Paupers, persons under guardians, non-taxpayers, Duelists. [unable to read and write.
Required by law.....	Idiots, insane, convicts.
Required by constitution..	Idiots, insane, criminals, Indians not taxed, illiterate.
Re'qd by con., cities only.	Inmates of asylums, poor-houses and prisons, U.S.A.
Required by law.....	Idiots, convicts unless pardoned, insane.
Required by law.....	Convicts, idiots, U. S. army.
Required by constitution..	Idiots, insane, convicts.
Required by law.....	Paupers, except hon. dis. U. S. soldiers and sailors, non-taxpayers by their own request.
Required in cities of 10,000	Paupers, idiots, insane, convicts.
Required in cities of 7,000	Election bettors or bribers, convicts.
Required by constitution..	Convicts.
Required in cities.....	Idiots, insane, convicts, U. S. soldiers.
No registration required...	Idiots, insane.
No registration required...	Idiots, insane, convicts, U. S. army, Chinese.
Required by constitution..	Non-taxpayers, and political bribers.
Required by law.....	Paupers, idiots, insane, convicts.
Required by constitution..	Insane, inmates of asylums, almshouses and prisons, U. S. army, duelists.
Required in some counties	Idiots, convicts, insane.
No registration required...	Non-payers of poll-tax.
Prohibited by constitution	Lunatics, idiots, paupers, convicts, U.S. army.
Required by law.....	Bribers. [payers of capitation tax.
Required by law.....	Lunatics, idiots, convicts, duelists, U. S. army, non-
No registration required...	Idiots, insane, convicts.
Prohibited by constitution.	Lunatics, paupers, convicts.
Required by law.....	Insane, idiots, convicts, bribers, bettors, duelists.
Required by law.....	Idiots, insane, convicted of felony until pardoned, U. S. soldiers, unable to read.

but in Colorado, Massachusetts, New Hampshire, Vermont, New York, New Wisconsin and Kansas, women may vote at school district elections.

HOW LONG ONE IN GOOD HEALTH MAY EXPECT TO LIVE.

Age of Person.	Average Ad- ditional Life.	Age of Person.	Average Ad- ditional Life.	Age of Person.	Average Ad- ditional Life.
YEARS.	YEARS.	YEARS.	YEARS.	YEARS.	YEARS.
0	38.72	27	36.41	54	18.28
1	44.68	28	35.69	55	17.58
2	47.55	29	35.00	56	16.89
3	49.82	30	34.34	57	16.21
4	50.76	31	33.68	58	15.55
5	51.25	32	33.03	59	14.92
6	51.17	33	32.36	60	14.34
7	50.80	34	31.68	61	13.82
8	50.24	35	31.00	62	13.31
9	49.57	36	30.32	63	12.81
10	48.82	37	29.64	64	12.30
11	48.04	38	28.96	65	11.79
12	47.27	39	28.28	66	11.27
13	46.51	40	27.61	67	10.75
14	45.75	41	26.97	68	10.23
15	45.00	42	26.34	69	9.70
16	44.27	43	25.71	70	9.18
17	43.57	44	25.09	71	8.65
18	42.89	45	24.46	72	8.16
19	42.17	46	23.82	73	7.72
20	41.46	47	23.17	74	7.33
21	40.75	48	22.50	75	7.01
22	40.04	49	21.81	76	6.69
23	39.31	50	21.11	77	6.40
24	38.59	51	20.39	78	6.12
25	37.86	52	19.68	79	5.80
26	37.14	53	18.97	80	5.51

THE AUSTRALIAN BALLOT.

THE original way to vote was by voice, but for many years it has been by ballot, and now it is in most states by the Australian ballot. The latter system provides an official ballot which alone can be used, and the old-time ticket-peddlers are done away with. The voter is given an official ballot by one of the election officers of his polling place, and he steps into a booth by himself to fix up his ticket. If he cannot read one of the officers goes in with him, otherwise he is alone.

There are several classes of Australian ballot states. There are two ways of arranging the nominations, one by parties, and the other by offices. There are also two general ways of voting, one by checking each name, the other by checking off the entire nominations of a party, with or without scratches. The states which group their ballots by party nomination and not by offices, and provide for voting the straight ticket by one stroke or check mark, constituting what may be called the party group states, are California, Colorado, Delaware, Illinois, Indiana, Iowa, Maine, Maryland, Michigan, North Dakota, Ohio and Pennsylvania, and the territories of Arizona and Oklahoma. In all these states one can vote the straight ticket of his party by putting his check mark in the circle at the top of the ballot, or, by checking here and there individual candidates, vote a mixed ticket. If he checks the circle he can still vote a mixed ticket by checking names in other party groups which he wishes to support.

The states in which each name must be checked off, and in which the tickets are arranged by offices or otherwise than by political groups, are Arkansas, Kentucky, Massachusetts, Minnesota, Mississippi, Montana, Nebraska, New Hampshire, Oregon, Rhode Island, South Dakota, Tennessee, Texas, Vermont, Washington, Wisconsin and Wyoming. In Arkansas, Missouri and West Virginia names not voted for must be erased.

In Connecticut and New Jersey any ballot may be used, but it must be put in an official envelope. In New York pasters are allowed. The style of the ballots varies somewhat, but they are all provided officially and must be taken into a booth and there prepared without the presence of any non-official ticket "peddler."

The first state to adopt the Australian ballot was Massachusetts. That was in 1888. In 1889 Connecticut, Indiana, Michigan, Minnesota, Missouri, Rhode Island, Tennessee and Wisconsin adopted it. In 1890 it was adopted by Maryland, Mississippi, New Jersey, New York, Vermont, Washington and Wyoming. It was adopted by Arkansas, Colorado, Delaware, Illinois, Iowa, Kentucky, Maine, Nebraska, New Hampshire, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Texas and West Virginia, in 1891. In 1892 it was adopted by California, Arizona and Oklahoma. Party emblems are required in Colorado, Delaware, Indiana, Maryland, Michigan and Ohio.

HOW TO GET AN OFFICE.

THERE are two ways to get an office in this country, by election and by appointment. To get an elective office one must identify himself thoroughly and actively with one particular party, and promote its success. By putting others under obligation for favors received he may hope to be in line for nomination and election himself. But the second method of office getting is the only one for which definite rules can be given.

In 1883 the Civil Service Act was passed, which applies to a large part of the appointments to official positions in the Federal Government. Several states have adopted the Civil Service system. Those who wish to hold office without serving an apprenticeship as politicians must undergo a competitive examination on the following subjects: Orthography, penmanship arithmetic (especially the fundamental rules), fractions and percentage, interest, discount, and the elements of book-keeping, letter writing, geography, American history, and the government of the United States.

On the basis of 100 for perfection a standing of 65 is necessary to eligibility. Evidence of good character and physical capacity for the work is necessary. The application must be made on regular blanks furnished for that purpose on request. There are some variations for the different branches of the service, but any applicant, by writing to the head of the department to

which the office he seeks belongs, will be directed how to proceed.

The higher grades of the Federal service are filled by presidential appointment, the Senate confirming or rejecting. Judicial appointments are for life, but political and diplomatic are for four years.

AVERAGE VELOCITY OF VARIOUS BODIES.

A man walks 3 miles per hour, or 4 feet per second.

A horse trots 7 miles per hour, or 10 feet per second.

A horse runs 20 miles per hour, or 29 feet per second.

Steamboat runs 18 miles per hour, or 26 feet per second.

Sailing vessel runs 10 miles per hour, or 14 feet per second.

Slow rivers flow 3 miles per hour, or 14 feet per second.

Rapid rivers flow 7 miles per hour, or 10 feet per second.

A moderate wind blows 7 miles per hour, or 10 feet per second.

A storm moves 36 miles per hour, or 52 feet per second.

A hurricane moves 80 miles per hour, or 117 feet per second.

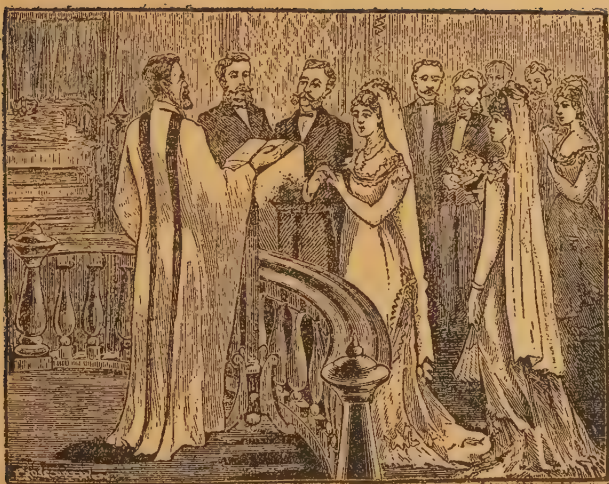
A rifle ball moves 1,000 miles per hour, or 1,466 feet per second.

Sound moves 743 miles per hour, or 1,142 feet per second.

Light moves 192,000 miles per second.

Electricity moves 288,000 miles per second.





THE MARRIAGE CEREMONY.

MARRIAGE RIGHTS.

The legal effects of marriage are these:

1. It confirms all matrimonial agreements entered into in advance between the parties.
2. It creates the civil affinity which each contracts toward the relations of the other.
3. The wife acquires the name of the husband, unless there is a special antenuptial contract to the contrary.
4. In a general way the wife becomes a sharer in the husband's condition, rather than he in hers.
5. The wife loses her legal home by marriage and acquires that of her husband. His domicile becomes hers.
6. The children also acquire the same domicile as the father.
7. The children born of the marriage share the rights of kindred of both father and mother, and that equally.
8. If there were children

born to their common parentage in advance of marriage they become legitimate.

The old common law theory was that the husband and wife were one, and this theory, beautiful in sentiment, but liable to terrible abuse, sometimes went so far as to make the wife a veritable slave. The general theory of the law now is, as modified by statute, that the wife maintains her individuality in matters of personal rights and property. The foregoing rules do not interfere with these rights or suspend them. The property rights of married women are as follows:

1. All property of the wife owned by her before marriage, and that acquired afterward by gift, bequest, devise or descent, with the rents, issues and profits thereof, is her separate property, and the wife may, without the consent of her husband, convey her separate property.

2. The earnings of the wife are not liable for the debts of the husband.

3. The separate property of the wife is not liable for the debts of her husband, but is liable for her own debts contracted before or after marriage.

4. The wife must support the husband out of her separate property, when he has no separate property and they have no community property, and he, from infirmity, is not able or competent to support himself.

5. If the husband neglects to make adequate provision for the support of his wife, any other person may, in good faith, supply her with articles necessary for her support, and recover the reasonable value thereof from the husband.

6. The earnings and accumulations of the wife, and of her minor children living with her or in her custody, while she is living separate from her husband, are the separate property of the wife.

Husband and wife may hold property as joint tenants or as community property, and in that case the husband can manage the business as absolutely as if he owned it. They are partners.

There are certain rules of law in regard to the husband's separate property rights, and they are as follows:

1. All property owned by the husband before marriage, and that acquired afterward by gift, bequest, devise or descent, with the rents, issues and profits thereof, is his separate property.

2. The separate property of the husband is not liable for the debts of the wife contracted before the marriage.

3. A husband abandoned by his wife is not liable for her support until she offers to return, unless she was justified, by his misconduct, in abandoning him.



RIGHTS IN THE PUBLIC HIGHWAY.

IN England the custom is to turn to the left, but in this country each must turn to the right. This law of the public highway applies equally to teams and foot passengers. When one team, however, overtakes and wishes to pass another, the forward team should turn to the left and let the passing team go by on the right. In this last respect the right of way is the same in both countries.

Where, in a large city, there is a string of teams blockaded by an open bridge, or some such obstruction, the general rule is that each team must take its turn, and not cut in ahead, but there are three exceptions. The United States mail wagons have a right to cut in, so have doctors on their way to a patient, and, lastly, fire engines.

DIVORCE LAWS.

ORDINARY contracts may expire by their own limitation, or be cancelled by mutual consent, but marriage is in theory indissoluble. South Carolina is the only State in the United States where the marriage knot cannot be untied. In every other State adultery and impotence are either of them sufficient cause. In other respects each State has its own divorce laws, and they are as follows :

ALABAMA.

Abandonment for two years; seven years in a penitentiary or longer; crime against nature; habitual drunkenness; pregnancy before marriage by another man; cruelty of husband.

ARIZONA TERRITORY.

Extreme cruelty; consent obtained by fraud; conviction of felony; habitual drunkenness; wilful desertion one year; six months' residence required.

ARKANSAS.

One year's absence without cause; conviction of felony; habitual drunkenness one year; cruelty; one year's residence required.

CALIFORNIA.

Extreme cruelty; wilful desertion; wilful neglect for one year; habitual intemperance; conviction of felony.

COLORADO.

Desertion for one year; leaving state without intention of returning; drunkenness, one year; extreme cruelty; conviction of felony.

CONNECTICUT.

Fraudulent contract; desertion for three years; seven years'

absence; habitual intemperance; intolerable cruelty; sentence to imprisonment for life; any infamous crime violating conjugal duty and punishable by imprisonment in the state prison; any such misconduct as permanently destroys the happiness of the petitioner and defeats the marital relation.

DELAWARE.

Desertion for three years; habitual drunkenness; extreme cruelty; conviction of felony.

DISTRICT OF COLUMBIA.

Cruelty; desertion for three years; existing marriage; insanity.

FLORIDA.

Cruelty; intemperance; desertion one year; two years' residence is required.

GEORGIA.

Extreme cruelty; sentence to the penitentiary.

IDAHO.

Extreme cruelty; habitual intemperance; wilful desertion for one year; failure of husband to supply common necessities for wife for two years; consent to marriage obtained by violence or fraud; conviction of felony, the sentence being for two years or over. Six months' residence required.

ILLINOIS.

Bigamy; desertion; habitual drunkenness for two years; attempting life; extreme cruelty; conviction of felony. One year's residence, unless the offence was committed within the state.

INDIANA.

Abandonment for two years; cruel and inhuman treatment; habitual drunkenness; failure of husband to make reasonable provision for his family for two years; conviction of infamous crime. Two years' residence.

IOWA.

Desertion for two years; conviction of felony; habitual drunkenness; inhuman treatment endangering life; pregnancy of wife at marriage by another man unknown to husband. One year's residence.

KANSAS.

Abandonment for one year; adultery; impotence; pregnancy of wife at marriage unknown to husband and by another man; extreme cruelty; fraudulent contract; habitual drunkenness; gross neglect of duty; conviction of felony. One year's residence required.

KENTUCKY.

Any cause at the discretion of the court, besides the causes specifically enumerated in other states.

LOUISIANA.

Conviction of an infamous crime; habitual drunkenness; public defamation in public; abandonment; fleeing from justice after conviction; attempt to kill.

MAINE.

Extreme cruelty; desertion for three years; gross and confirmed habits of intoxication; refusal of husband to support wife.

MARYLAND.

Abandonment for three years; absence of either party unheard of for seven years; unchastity of wife at time of marriage unknown to the husband.

MASSACHUSETTS.

Extreme cruelty; desertion for three years; habitual drunkenness; cruelty; refusal of husband to support wife; joining religious sect that professes to believe the relation of husband and wife unlawful, and continuance in said sect three years, refusing to cohabit with the other party; sentence for five years in the state prison, jail, or house of correction.

MICHIGAN.

Sentence to prison, jail, or house of correction for three years; desertion for two years; habitual drunkenness; divorce obtained in any other state; extreme cruelty; refusing to support wife. One year's residence is required.

MINNESOTA.

Cruel and inhuman treatment; sentence to state prison; desertion for three years; habitual drunkenness for one year. One

year's residence required, except for adultery committed while the complainant was a resident of the state.

MISSISSIPPI.

Sentence to penitentiary; desertion for two years; habitual drunkenness; cruel and inhuman treatment; pregnancy of wife at time of marriage unknown to husband; insanity at time of marriage.

MISSOURI.

Absence without cause for one year; conviction of felony; habitual drunkenness for one year; cruelty; offering such indignities to the other as shall render his or her condition intolerable; vagrancy of the husband; conviction of felony before marriage unknown to the complainant; pregnancy of wife at time of marriage unknown to the husband and by another man. Non-residents can be served by personal notice or by publication.

MONTANA.

Bigamy; absence without cause for one year; habitual drunkenness for one year; extreme cruelty; conviction of felony. One year's residence required.

NEBRASKA.

Abandonment for two years; habitual drunkenness; extreme cruelty; failure of husband to support wife. Six months' residence required.

NEVADA.

Two years' desertion; conviction of felony or infamous crime; habitual gross drunkenness; extreme cruelty; neglect of husband to provide common necessities of life for two years, when such neglect is not forced by poverty. Six months' residence required.

NEW HAMPSHIRE.

Extreme cruelty; conviction of crime, accompanied by imprisonment for more than one year; when either party has so treated the other as to injure health or endanger reason; three years' absence unheard from; three years' habitual drunkenness; either party joining religious sect or society which professes to believe the relation of husband and wife unlawful, accompanied

by refusal to cohabit with the other for six consecutive months. Time of residence not specified.

NEW JERSEY.

Marriages within prohibited degrees; desertion for three years; extreme cruelty. Three years' residence, unless the offense be committed during actual residence.

NEW MEXICO.

Cruel and inhuman treatment; abandonment.

NEW YORK.

Idiocy; insanity; duress or fraud at time of marriage null.

NORTH CAROLINA.

Living in adultery on part of husband, or simple adultery on the part of the wife; pregnancy of wife unknown to husband by another man at marriage. Two years' residence required.

NORTH DAKOTA.

Cruelty; desertion, or neglect, for one year; habitual drunkenness; felony.

OHIO.

Absence for three years; extreme cruelty; fraudulent contract; any gross neglect of duty; habitual drunkenness for three years; imprisonment in penitentiary; securing divorce in another State. One year's residence required.

OREGON.

Desertion for three years; cruelty; fraud or force in procuring the marriage. One year's residence required.

PENNSYLVANIA.

Desertion for two years; cruel and barbarous treatment endangering life, or offering such indignities as to render his or her condition intolerable and life burdensome; fraud or force in procuring the marriage; sentence for felony two years in the penitentiary. One year's residence is required.

RHODE ISLAND.

Extreme cruelty; wilful desertion for five years, or shorter time in discretion of the court; continual drunkenness; neglect to

supply subsistence for the wife; any other gross misbehavior or wickedness in either of the parties repugnant to, and in violation of, the marriage contract. One year's residence is required.

SOUTH CAROLINA.

No divorces.

SOUTH DAKOTA.

Cruelty; desertion; adultery; neglect, or desertion for one year; felony; habitual drunkenness.

TENNESSEE.

Wilful desertion for two years; conviction of felony; attempt to take the life of the other; refusal of wife to remove with her husband to this State without reasonable cause, and wilfully absenting herself herefrom for two years; pregnancy of wife at marriage unknown to the husband and by another man; habitual drunkenness contracted after marriage.

TEXAS.

Cruelty; desertion for three years; felony. *Bona fide* residence required.

UTAH.

Wilful desertion more than one year; habitual drunkenness; conviction of felony; inhuman treatment; "when it shall be made to appear, to the satisfaction and conviction of the court, that the parties cannot live in peace and union together, and that their welfare requires a separation." The applicant must satisfy the court that he is a resident of the Territory, or *wishes to become one*.

VERMONT.

Felony; cruelty; wilful desertion for three years, or seven years' absence unheard from; wilful refusal of husband to support the wife.

VIRGINIA.

Sentence to penitentiary for infamous offense prior to marriage, if unknown to the other party; fugitive from justice two years after indictment; desertion for five years; pregnancy of wife, or she having been a notorious prostitute, prior to the marriage and unknown to the husband.

WASHINGTON.

Consent to marriage having been gained by fraud; abandonment; cruel treatment, or personal indignity.

WEST VIRGINIA.

Sentence to penitentiary; three years' desertion; pregnancy or notorious prostitution of the wife prior to marriage unknown to the husband, and giving the wife the same privilege of divorce if her husband had been a notorious libertine unknown to her before wedlock. One year's residence required.

WISCONSIN.

Sentence to the penitentiary for three years; desertion for one year; cruel and inhuman treatment; habitual drunkenness for one year; voluntarily living separate for one year. One year's residence required.

WYOMING.

Fraudulent contract; pregnancy of wife at time of marriage by another man and unknown to the husband; mental incapacity at time of marriage; forces, menaces, duress, or fraud in obtaining the marriage; desertion for three years; sentence to penitentiary for two years.

CANADA.

No divorces allowed except by special act of legislation of the Dominion, passed for each particular case and sanctioned by the crown.

Such are the divorce laws of the country. While it is not the purpose of this work to discuss the problems of life, it may prevent misapprehension to add that easy divorces are to be deplored. The family relation is too vital to the happiness of the individual and the good of the general public to be lightly destroyed. The family is the very foundation of all that is good, and it is deeply to be deplored that it takes so slight a cause to work its overthrow.

HOW TO CORRECT PROOF.

THE following rules for correcting proof, given in "McKellar's American Printer," taken in connection with the specimen proof-sheet herewith presented, fully explain and illustrate how proofs are corrected in a printing-office. All the signs of the art are found in this specimen sheet :

A wrong letter in a word is noted by drawing a short perpendicular line through it, and making another short line in the margin, behind which the right letter is placed. (See No. 1.) In this manner whole words are corrected by drawing a line across the wrong word and making the right one in the margin opposite.

A turned letter is noted by drawing a line through it, and writing the mark No. 2 in the margin.

If letters or words require to be altered from one character to another, a parallel line or lines must be made underneath the word or letter; viz., for capitals, three lines; small capitals, two lines; italics, one line; and, in the margin opposite the line where the alteration occurs, "Caps, Small Caps," or "ital." must be written. (See No. 3.)

When letters or words are set double, or are required to be taken out, a line is drawn through the superfluous word or letter, and the mark No. 4 placed opposite in the margin.

Where the punctuation requires to be altered, the correct point, marked in the margin, should be encircled.

When a space is omitted between two words or letters which should be separated, a caret must be made where the separation ought to be, and the sign No. 6 placed opposite in the margin.

No. 7 describes the manner in which the hyphen and ellipsis lines are marked.

When a letter is omitted a caret is put at the place of omission, and the letter marked as No. 8.

¹a/ THOUGH several differing opinions exist as to
 the individual by whom the art of printing was ²Q
 first discovered; yet all authorities concur in
 admitting Peter Schoeffer to be the person ³ Caps.
 who invented *cast metal types*, having learned
⁴Q the art of *cutting* the letters from the Gu-
⁵/ tenbergs/ he is also supposed to have been
⁶X the first who engraved on copper plates. The ⁷/-/
 following testimony is preserved in the family, ⁸/-/
⁹/ by ¹⁰/Jo. ¹¹/Fred. ¹²/Faustus, ¹³/of ¹⁴/Ascheffenburg:
¹⁵□ ¹⁶/Peter Schoeffer, of Gernsheim, perceiving ¹⁷P. Caps
¹⁸/ his master Faustus design, and being himself
¹⁹tr. desirous ardently to improve the art, found
 out (by the good providence of God) the
 method of cutting (*incidendi*) the characters ²⁰stet.
 in a *matrix*, that the letters might easily be
²¹/ singly *cast*/ instead of being *cut*. He pri- ²²tr.
²³/ vately *cut matrices* for the whole alphabet: ²⁴15
 Faust was so pleased with the contrivance,
 that he promised Peter to give him his only ²⁵ref.
²⁶ daughter Christina in marriage, a promise ²⁷Ital.
 which he soon after performed. ²⁸18
²⁹ao/ But there were many difficulties at first ³⁰no
 with these *letters*, as there had been before ³¹Room
³²+ with wooden ones, the metal being too soft ³³Ital.
 to support the force of the impression: but ³⁴21
 this defect was soon remedied, by mixing
 a ³⁵substance with the ³⁶metal which sufficiently ³⁷tr.
³⁸5 hardened it/
 and when he showed his master the
 letters cast from these matrices,

When letters that should be joined are separated, or where a line is too widely spaced, the mark No. 9 must be placed under them, and the correction denoted by the marks in the margin.

Where a new paragraph is required a quadrangle is drawn in the margin, and a caret placed at the beginning of the sentence, (See No. 10.)

No. 11 shows the way in which the apostrophe, inverted commas, the star and other references, and superior letters and figures, are marked.

Where two words are transposed, a line is drawn over one word and below the other, and the mark No. 12 placed in the margin; but where several words require to be transposed their right order is signified by a figure placed over each word, and the mark No. 12 in the margin.

Where words have been struck out, that have afterward been approved of, dots should be marked under them, and "Stet." written in the margin. (See No. 13.)

Where a space sticks up between two words, a horizontal line is drawn under it, and the mark No. 14 placed opposite in the margin.

Where several words have been left out, they are transcribed at the bottom of the page, and a line drawn from the place of omission to the written words (see No. 15); but if the omitted matter is too extensive to be copied at the foot of the page, "Out, see copy," is written in the margin, and the missing lines are enclosed between brackets, and the word "Out" is inserted in the margin of the copy.

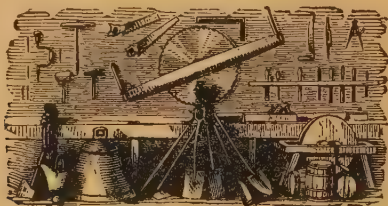
Where letters stand crooked, they are noted by a line (see No. 16); but, where a page hangs, lines are drawn across the entire part affected.

When a smaller or larger letter, of a different font, is improperly introduced into the page, it is noted by the mark No. 17, which signifies wrong font.

If a paragraph is improperly made, a line is drawn from the broken-off matter to the next paragraph, and "No ¶," written in the margin. (See No. 18.)

Where a word has been left out, or is to be added, a caret must be made in the place where it should come in, and the word written in the margin. (See No. 19.)

Where a faulty letter appears, it is marked by making a cross under it, and placing a similar one in the margin (see No. 20); though some prefer to draw a perpendicular line through it, as in the case of a wrong letter.

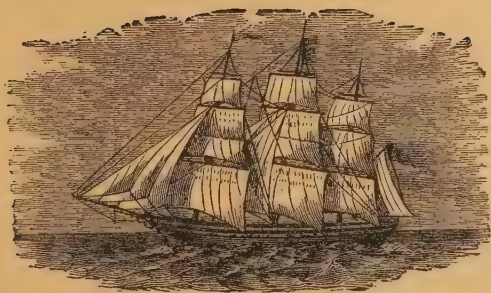


HOW TO WRITE ONE'S NAME ON IRON OR GLASS.

EVERY workman should know how to mark his own tools, so that if borrowed by a fellow workman, or lost and found, he can prove property. It is also a matter of household ornament to have glassware marked with one's name or initials. Both have to be done by acids, and in their use great care should be used not to get the strong corrosive fluid on one's clothing or hands.

For marking iron tools the first thing to do is to melt some beeswax or hard tallow and pour it on the iron where the name is to be inscribed. After it has cooled take any sharp piece of iron and write the name in the wax or tallow, just as you want it to appear on the tool. Then pour a little nitric acid on the wax or tallow where the writing is, leaving it there a few moments undisturbed. Then clean the tool and you find your name indelibly imprinted on it.

The same rule applies to glass as to iron, except that instead of nitric acid use hydrofluoric acid.



POSTAGE ON FOREIGN MAILS.

FROM the standpoint of mail matter sent from the United States to other countries, the world is divided into three divisions, namely, first, to Canada and Mexico the rates are the same as on domestic mail matter; second, the countries embraced in the Universal Postal Union; third, all other countries. The second class embraces the greater part of the world, the following are the rates to the countries of the second class:

Letters, per $\frac{1}{2}$ ounce, 5 cents.

Postal cards, each, 2 cents.

Newspapers and other printed matter, per 2 ounces, 1 cent.

Commercial papers:

Packets not in excess of 10 ounces, 5 cents; packets in excess of 10 ounces, for each 2 ounces, or fraction thereof, cent.

Samples of merchandise:

Packets not in excess of 4 ounces, 2 cents; packets in excess of 4 ounces, for each 2 ounces, or fraction thereof, 1 cent.

Registration fee on letters or other articles, 10 cents.

Ordinary letters for countries of the Postal Union will be forwarded, whether any postage is prepaid on them or not. All other mailable matter must be prepaid, at least partially.

The following countries comprise the Universal Postal Union:

Argentine Republic, Australia, Austria-Hungary, Bahamas, Barbadoes, Belgium, Bermudas, Bolivia, Brazil, British India, Hindoostan and British Burmah, Bulgaria, Ceylon, Chili, Colombia, U. S. of, Congo, Independent State of, Costa Rica, Cyprus, Cuba, Denmark and British Colonies, Dominica, Republic of, Ecuador, Egypt, including Nubia and Soudan, Falkland Islands, Fiji Islands, France and French colonies and dependencies, Germany and German dependencies, Great Britain and Ireland, and British possessions, Greece, Greenland, Guatemala, Hawaii, Sandwich Islands, Hayti, Honduras, Hong Kong, Italy, Jamaica, Japan, Labuan, Liberia, Luxemburg, Mauritius and dependencies, Mexico, Montenegro, Natal and Netherland Colonies, Newfoundland, New South Wales, New Zealand, Nicaragua, Norway, Paraguay, Persia, Peru, Porto Rico, Portugal and Portuguese Colonies, Roumania, Russia, Salvador, Servia, Siam, Spain and Spanish Colonies, Straits Settlements—(Singapore, Penang and Malacca), St. Vincent, W. I., Sweden, Switzerland, Trinidad, W. I., Tunis, Turkey, United States of America, Uruguay, Venezuela.

The countries of the third class for which the letter rate is 15 cents per $\frac{1}{2}$ ounce are:

Africa, except Egypt, Liberia, Congo, British, French, Spanish and Portuguese Colonies in the Territories of Southwest Africa, and of Togo, Western Africa, (German Protectorates), Tunis and the European post offices in Morocco, Abyssinia and Madagascar, Ascension, Bechuanaland, Cape Colony, South Africa (including Basutoland, Caffraria and Griqualand), Chatham Islands, China, by way of San Francisco and Comoro Isles (except Mayotte), Mozambique Channel, Kimberley, South Africa; Madagascar (except St. Mary's and Tamatave and Majunga); Morocco (except Spanish possessions on West Coast), Navigator's or Samoan Islands, Norfolk Islands, Orange Free State, Pitcairn's Island, Saint Helena.

PARLIAMENTARY LAW.

ALL deliberative bodies are obliged to observe some rules of order in the transaction of business. In making remarks, or a motion, one should arise from his seat and address the presiding officer. Ordinarily, no person can speak twice on any motion, or introduce a new subject before the pending one is disposed of, except that a motion to adjourn is always in order. A quorum, or majority of the members, must be present to transact business. Societies and clubs, as well as legislatures, have order of business, established by by-laws, usually. The following is a good order for most organized bodies :

1. Call to order.
2. Calling the roll.
3. Reading the minutes of previous meeting.
4. Reports of special committee.
5. Reports of standing committee.
6. Secretary's report.
7. Treasurer's report.
8. Unfinished business.
9. New business.
10. Adjournment.

No speaker should indulge in personalities, and if he does he should be promptly called to order by the chair. While adjournment is the last thing, a motion to adjourn is always in order, and, if seconded, must be put to vote. The calling of the previous question is simply the application of the gag law, and is rarely resorted to except in the National House of Representatives. If a subject has been postponed to a given time any member can insist upon its being taken up at that time, unless another formal motion has been carried for further postponement.

Points of order are decided by the presiding officer, but any member may appeal from such decision, when the presiding officer must put the question whether the members sustain the appeal. If they do, the question is, "Shall the decision of the Chair stand?" In most cases of appeal the chairman's decision is sustained.

To expedite business it is permissible to allow unimportant motions, such as approving minutes, reading papers, etc., to go by consent, the presiding officer saying, in case of the minutes: "You have heard the minutes of the last meeting read. If there is no objection they will be approved." (After waiting a moment and hearing no voices.) "They are approved."

In some bodies the presiding officer has a vote only when there is an equal division, or a tie, as in the Senate of the United States. In some bodies, a Speaker of the Assembly, for instance, is recorded alphabetically, as "Mr. Speaker," who votes on all questions, or he may delay until the roll is finished and then vote. A presiding officer cannot properly take part in debate, unless some other member takes his chair. A presiding officer may vote or not, as he pleases, though in certain cases other members may be compelled to vote.

Methods of voting are different in casual and permanent bodies. In a public meeting it is usually by "Yea" or "Nay," in general voice; if there is a doubt there may be a count. In some bodies it is by raising the hand; in others, by calling the roll; in others, by secret ballot.

It is becoming common for women to attend public meetings, and proper accommodations should be made for them. In assemblies where women are officers, such as boards of education or school trustees, they may be addressed as "Mrs." or "Miss Chairman" (not Chairwoman), or "Mrs. President" (not Presidentess). With the exception of the sexual prefix, the titles for female officers are the same as those for males, and should be so used, however awkward it may seem.

THE INTER-STATE COMMERCE LAW.

IN February, 1887, Congress passed the Inter-state commerce act, creating a board of five members, to be known as the Inter-state commerce commission, not more than three of whom can belong to the same political party. The object of the law is, first, to do away with free passes; second, to secure uniform rates as between shippers of the same class of freights from the same point by doing away with rebate and special rates; third, to abolish favoritism as to localities and secure for long and short hauls fair and equitable rates; fourth, to prevent extortionate charges for freight and passenger transportation; fifth, to break up railroad pools.

The power of Congress does not extend to commerce which is wholly within one state. The law made it a criminal offense to either give or take special favors, in the form of rebates or otherwise, and undertook to make railroad managers and shippers bring their books into court, but the Supreme Court decided that this feature of the law violated the constitutional provision that no one should be obliged to incriminate himself. The pooling features of the law were somewhat loosened by a subsequent decision of a Federal Court. To the extent that a pool is not productive of extortion, it is admissible under what is known as the Riner decision.

The commission divided the country into ten divis-

ions, on the theory that a uniform rate could be established and maintained for the railroads in each group or division, but very little, if any, practical advantage resulted from that classification.

JUDGES OF THE SUPREME COURT OF THE UNITED STATES.

THE Supreme Court of the United States consists of one Chief Justice and eight Associate Justices; namely, Melville W. Fuller, of Illinois, appointed Chief Justice in 1888; and Associate Justices Stephen J. Field, of California, appointed in 1863; John M. Harlan, of Kentucky, appointed in 1870; Horace Gray, of Massachusetts, appointed in 1881; Samuel Blatchford, of New York, appointed in 1882; Lucius Q. C. Lamar, of Mississippi, appointed in 1888; David J. Brewer, of Kansas, appointed in 1889; Henry D. Brown, of Michigan, appointed in 1891, and George Shiras, appointed in 1892.

The first Chief Justice was John Jay, of New York, who soon resigned. He was followed by John Rutledge, of South Carolina, who was not confirmed, and Oliver Ellsworth, of Connecticut, who also resigned. President Washington then appointed John Marshall, of Virginia, who continued in office until Jackson's second term. At his death Roger B. Taney, of Maryland, was appointed. During President Lincoln's term he died and Salmon P. Chase, of Ohio, was appointed his successor. Morrison R. Waite, of Ohio, was appointed by Gen. Grant. The present Chief Justice was appointed by Grover Cleveland, near the close of his first administration.

HOW TO BE NATURALIZED.

The process by which an alien becomes an American citizen is prescribed by Act of Congress, but the steps themselves are taken in courts created by State legislation. The mere official declaration of an intention to become a citizen vests one with the right to vote in some States, but not in all. The method of procuring naturalization papers is as follows :

The alien must declare upon oath before a court of record having common law jurisdiction, and a seal and clerk, two years at least prior to his admission, that it is his intention to become a citizen of the United States and to renounce forever all allegiance and fidelity to any foreign prince or State, and particularly to the one of which he may be at the time a citizen or subject.

He must, at the time of his application, take the oath of allegiance. If he had any title of nobility he must renounce it. To be admitted to full citizenship one must have lived in the country five years and the State one year, unless he had been a soldier in the Union army, in which case one year in the country would be enough.

An alien who came here before he was of age can count the years of his minority in making up the necessary five years' residence.

The children of persons who have been duly naturalized, being under the age of sixteen years at the time of the naturalization of their parents, shall, if dwelling in the United States, be considered as citizens thereof.

The children of persons who now are, or have been, citizens of the United States, are, though born out of the limits and jurisdiction of the United States, considered as citizens thereof.

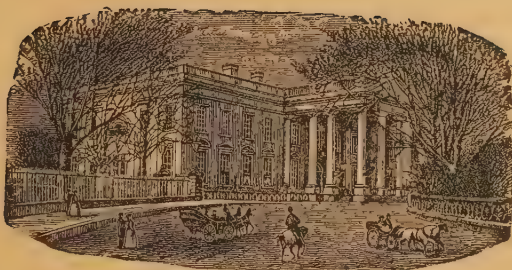
As to the protection abroad the law provides that "all naturalized citizens of the United States while in foreign countries are

entitled to and shall receive from this Government the same protection of persons and property which is accorded to native-born citizens."

WHO CANNOT BE ARRESTED.

THE constitution of the United States expressly provides that members of Congress shall be exempt from arrest during their attendance upon Congress, or in going to or from the Capital, except for three causes, namely, treason, felony, or breach of the peace. Electors are also guaranteed the same degree of immunity while in attendance upon elections, or going to or from the same.

In most states the militia cannot be arrested, except for the three general causes enumerated, while going to or from their place of muster. Judges, clerks, attorneys, sheriffs and other court officers are also free from arrest while in attendance upon the court, or going to or returning from the court. The same privilege is enjoyed by witnesses and others in necessary attendance upon the court.



THE WHITE HOUSE.

GOVERNMENT SALARIES.

THE salary of the President is \$50,000 a year, Vice-President, \$8,000. The Cabinet Officers get the same as the Vice-President. Members of both houses of Congress get \$5,000 a year and mileage. Ministers to Great Britain, Germany, France and Russia, \$17,500; to Brazil, China, Austria, Hungary, Italy, Mexico, Japan and Spain, \$12,000; to Chili, Peru and Central America, \$10,000. Inter-State Commerce Commissioners, \$7,000. General of the Army \$13,500; Lieutenant-General, \$11,000; Major-General, \$7,500; Brigadier-General, \$5,500; Colonel, \$3,500; Lieutenant-Colonel, \$3,000; Major, \$2,500; Captain, mounted, \$2,000; unmounted, \$1,800; First Lieutenant, mounted, \$1,600; unmounted, \$1,500; Second Lieutenant, mounted, \$1,500; unmounted, \$1,400; Admiral, \$13,000; Vice-Admiral, \$9,000; Rear Admiral, \$6,000; Commodore, \$5,000; Captain, \$4,500; Commander, \$3,500; Lieutenant-Commander, \$2,800; Lieutenant, \$2,400.

BUSINESS PROVERBS.

SCRIPTURAL PROVERBS.

A FALSE balance is an abomination to the Lord; but a just weight is his delight.

A good name is rather to be chosen than great riches, and loving favor rather than silver and gold.

A man that has friends must show himself friendly; and there is a friend that sticketh closer than a brother.

A word fitly spoken is like apples of gold in pictures of silver.

As a bird that wandereth from her nest, so is a man that wandereth from his place.

As a madman who casteth firebrands, arrows and death, so is the man that deceiveth his neighbor, and saith, Am not I in sport?

As vinegar to the teeth, and as smoke to the eyes, so is the sluggard to them that send him.

Be thou diligent to know the state of thy flocks, and look well to thy herds, for riches are not forever.

Before honor is humility.

Better is a dry morsel and quietness therewith, than a house full of sacrifices and strife.

Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.

Better is a little with righteousness, than great revenues without right.

Boast not thyself of to-morrow, for thou knowest not what a day may bring forth.

By much slothfulness the building decayeth; and through idleness of the hands the house droppeth through.

By pride cometh contention.

Cast thy bread upon the waters, for thou shalt find it after many days.

Go to the ant, thou sluggard; consider her ways and be wise.

He becometh poor that dealeth with a slack hand; but the hand of the diligent maketh rich.

He that observeth the wind shall not sow, and he that regardeth the clouds shall not reap.

He that loveth pleasure shall be a poor man; he that loveth wine and oil shall not be rich.

He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.

He that hath pity upon the poor lendeth to the Lord; and that which he hath given will he pay him again.

He that gathereth in summer is a wise son; but he that sleepeth in harvest is a son that causes shame.

He that is surety for a stranger, shall smart for it; and he that hateth suretyship is sure.

In all labor there is profit; but the talk of the lips tendeth only to penury.

Iron sharpeneth iron; so a man sharpeneth the countenance of his friend.

It is nought, it is nought, saith the buyer; but when he is gone his way, then he boasteth.

Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread.

Much food is in the tillage of the poor; but there is that is destroyed for want of judgment.

Seest thou a man diligent in his business; he shall stand before kings; he shall not stand before mean men.†

The drunkard and the glutton shall come to poverty; and drowsiness shall clothe a man with rags.

The hand of the diligent shall bear rule; but the slothful shall be under tribute.

The labor of the righteous tendeth to life, the fruit of the wicked to sin.

The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.

The rich man's wealth is his strong city; the destruction of the poor is their poverty.

†Anciently, in the East, it was an honor to be permitted to *stand* in the presence of kings, as it is to *sit* before them in our own times.

The rich ruleth over the poor; and the borrower is servant to the lender.

The sleep of the laboring man is sweet, whether he eat little or much; for the abundance of the rich will not suffer him to sleep.

The sluggard will not plow by reason of the cold; therefore shall he beg in harvest and have nothing.

The slothful man saith, There is a lion without; I shall be slain in the streets.

The poor is hated even of his neighbor; but the rich hath many friends.

There is that maketh himself rich, yet hath nothing; there is that maketh himself poor, yet hath great riches.

There is that scattereth, and yet increaseth; and there is that with-holdeth more than is meet, but it tendeth to poverty.

Treasures of wickedness profit nothing; but righteousness delivereth from death.

Wealth makes many friends; but the poor is separated from his neighbor.

Whatsoever thy hand findeth to do, do it with thy might, for there is no work, nor device, nor knowledge, nor wisdom in the grave, whither thou goest.

When goods increase, they are increased that eat them; and what good is there to the owners thereof, saving the beholding of them with their eyes.

ENGLISH PROVERBS.

A bad workman quarrels with his tools.

A fool and his money are soon parted.

A fool can make money; it requires a wise man to spend it.

A full purse never lacks friends.

A great dowry is a bed full of troubles.

A light purse is a heavy curse.

All is not gain that is got into the purse.

All is not gold that glitters.

A man may buy gold too dear.

A man may lose his goods for want of demanding them.

An honest man's word is as good as his bond.

An hour in the morning is worth two in the afternoon.

- A nice wife and a back door often makes a rich man poor.
A penny saved is a penny earned.
A rolling stone gathers no moss.
A stitch in time saves nine.
Be it for better, or be it for worse, be ruled by him that beareth
the purse.
Better to go to bed supperless than to rise in debt.
Business is the salt of life.
Buy at a market but sell at home.
Change of fortune is the lot of life.
Constant occupation prevents temptation.
Covet not that which belongs to others.
Cut your coat according to your cloth.
Debt is the worst kind of poverty.
Depend not on fortune, but on conduct.
Dependence is a poor trade to follow.
Don't buy a pig in a poke.
Don't measure other people's corn by your bushel.
Early to bed and early to rise, makes a man healthy, wealthy
and wise.
Everybody's business is nobody's business.
Every man is the architect of his own fortune.
Gentry sent to market will not buy one bushel of corn.
God help the rich, the poor can beg.
God helps those who help themselves.
Good ware makes quick markets.
Good words cost nothing, but are worth much.
Goods are not theirs who enjoy them.
Great gain and little pain make a man soon weary.
He dances well to whom fortune pipes.
He loves roast meat well that licks the spit.
He may well be contented who needs neither borrow nor flat-
ter.
He that goes a-borrowing goes a-sorrowing.
He that has no silver in his purse should have silver on his
tongue.
He that lendeth loseth double. [Loses both his money and
his friend.]
He that will not be saved needs no preacher.

He was born with a silver spoon in his mouth.
He who marries for wealth doth sell his liberty.
He who spends all he gets is in the highroad to beggary.
Idleness is the greatest prodigality.
Idleness is the parent of want and shame.
Idleness is the root of all evil.
Ill-gotten goods seldom prosper.
Jack of all trades and master of none.
Keep thy shop and thy shop will keep thee.
Lazy folks take the most pains.
Little and often fills the purse.
Live and let live.
Live not to eat, but eat to live.
Make hay while the sun shines.
Make the best of a bad bargain.
Manners often make fortunes.
Misreckoning is no payment.
Money makes the mare go.
Money will do more than my lord's letter.
Necessity is the mother of invention.
Never fall out with your bread and butter.
Never quit certainty for hope.
No alchemy is equal to saving.
Nothing venture, nothing win.
Of all the crafts to be an honest man is the master craft.
Old reckonings breed new disputes.
Opportunity makes the thief.
Out of debt, out of danger.
Pay as you go.
Penny wise and pound foolish.
Possession is nine points of the law.
Poverty makes a man acquainted with strange bedfellows.
Poverty parts friends.
Quick returns make rich merchants.
Reckless youth makes rueful age.
Remove an old tree and it will wither.
Saving at the spigot and spending at the bung.
Sue a beggar and catch a louse.
Short reckonings make long friends.

Sloth is the mother of poverty.
 Sorrow will pay no debt.
 Spare well and spend well. •
 Spare when you are young and spend when you are old.
 Take care of the pence, and the pounds will take care of themselves.
 Talking pays no toll.
 That penny is well spent that saves a groat.
 The covetous man is his own tormenter.
 The greatest wealth is contentment with little.
 There is a tide in the affairs of men which, taken at the flood,
 leads on to fortune.
 There's no compassion like the penny.
 The weakest must go to the wall.
 To rob Peter to pay Paul.
 Trade is the mother of money.
 Venture not all in one bottom.
 Waste not, want not.
 Wealth makes worship.
 When fortune smiles on thee take the advantage.
 When poverty comes in at the door, love flies out at the window.
 When rogues fall out, honest men get their own.
 When we have gold we are in fear—when we have none we are in danger.
 Who spends more than he should, shall not have to spend when he would.
 Wilful waste makes woful want.
 You cannot eat your cake and have it also.

SCOTCH PROVERBS.

A greedy e'er ne'er gat a gude pennyworth.
 A handfu' o' trade is worth a gowpen o' gowd.
 An inch o' gude fortune is worth a fathom o' forecast.
 A nod o' honest men is enough.
 A pound o' care winna pay an ounce o' debt.
 Bear wealth weel, poortith will bear itself.
 Better buy than borrow.
 Burning a halfpenny candle seeking a farthing.

Cleanliness is nae pride, dirt's nae honesty.
Covetousness brings naething hame.
Credit is better than ill-luck.
Credit is better than ill-won gear.
Credit keeps the crown o' the causey.
Credit lost is like a broken glass.
Early birds catch the worms.
Gathering gear is a pleasant pain.
Gear is easier gotten than guided.
He has feathered his nest, he may flee when he likes.
He has licked the butter off my bread.
He'll soon be a beggar that canna say No.
He that has nae gear to tine may hae shins to pine.
He that has twa hoards will get a third.
He that shows his purse bribes the thief.
He that will cheat in play winna be honest in earnest.
I canna sell the cow an' sup the milk.
If ye sell your purse to your wife, gie her your breeks to the bargain.
Ill laying up makes mony thieves.
Ill payers are aye gude cravers.
Ill-won gear winna enrich the third heir.
It's a hard task to be poor and leal.
It's gude to be sib to siller.
It's gude gear that pleases the merchant.
Keep something for a sore foot.
Ken when to spend and when to spare, and ye needna be busy, and ye'll ne'er be bare.
Lock your door that you may keep your neighbors honest.
Money is like the muck midden, it does nae good till it be spread.
Money is welcome anywhere.
Money makes a man free ilka where.
Mony ane's gear is mony ane's death.
Mony littles make a mickle.
Mony purses haud friends lang thegither.
Nae wonder to see wasters want.
Owre braw a purse to put a plack in.
Of ill debtors men get aiths.

Ony thing for you about an honest man's house but a day's work.

Pay him in his ain coin.

Poor folk's friends soon misken them.

Poverty is the mother o' a' arts.

Put twa pennies in a purse and they'll keep thegither.

Rich folks hae routh o' friends.

Riches are got wi' pain, kept wi' care, and tint wi' grief.

The cost owergangs the profit.

Thrift is a guide revenue.

Want o' wit is waur then want o' wealth.

We are bound to be honest and no to be rich.

Wealth has made mair men covetous than covetousness has made men wealthy.

Wealth makes wit waver.

Your purse was steekit when that was paid for.

Your tongue rins aye before your wit.

DUNNING BY POSTAL CARDS.

An article has been going the rounds of our exchanges that it was a criminal offense to mail a dunning letter on a postal. An editor recently wrote to the first assistant postmaster-general and received the following reply, giving the decision of Judge Thayer December 14, 1889, on the wording of a postal that was mailable and one that was not. The mailable one read: "Please call and settle account, which is long past due, and for which our collector has called several times, and oblige." The one decided unmailable: "You owe us \$1.80. We have called several times for same. If not paid at once we shall place with our law agency for collection." Postal cards are not mailable if they contain language of a threatening character.

STATE COLLECTION STATUTES.

IT IS often a matter of convenience to have at command a condensed statement of the statutes of a given state relating to all matters directly connected with the collection of debts. To meet this want an epitome of such laws for each state and territory of the United States has been compiled. There are some features common to all the states. A debtor may be arrested for fraud or other downright crime in connection with the debt, but not imprisoned for debt, pure and simple. Some states are rather more exacting than others as to the evidence of fraud or criminality, already committed or shown to be contemplated, but the principle of imprisonment for mere inability to pay a debt, once universal, has been wholly abandoned.

ALABAMA.

Attachment. Against non-resident, absconding and concealed debtor, and for fraudulently withholding property.

Executions and Stays. Justices' judgments may be stayed from 30 to 60 days. Execution issues on other judgments from 10 to 20 days after court adjourns.

Judgment Without Defense. At first term, if process served 20 days before court opens.

Limitations. Open accounts, 3 years. Written contracts, 6 years. Sealed, 10 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

ARIZONA.

Attachment. Against non-resident debtor; also on unsecured contracts,

Limitations. Open accounts, 2 years. Written contracts, 4 years. Sealed, 4 years. Judgments of record, 5 years.

ARKANSAS.

Attachment. Against non-resident, absconding and concealed debtor, and for fraudulently disposing of or removing property.

Executions and Stays. Execution issues 10 days after judgment; may be stayed for three months.

Judgments without Defense. If process served 10 days before court, judgment entered during term.

Limitations. Open accounts, 3 years. Written contracts, 5 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences under Assignment. Allowed.

CALIFORNIA.

Attachment. Against non-resident debtor and on unsecured debts.

Executions and Stays. Execution issues at once. May be stayed three months by giving security; also by special order of court.

Judgments without Defense. Entered immediately upon expiration of time designated in summons.

Limitations. Open accounts, 2 years. Written contracts, 4 years. Sealed, 5 years. Judgments of record, 5 years.

Preferences under Assignment. Not allowed.

COLORADO.

Attachment. Against non-resident, concealed and absconding debtors, and for converting or disposing of property, or contracting the debt fraudulently.

Executions and Stays. Execution issues at once. No stay.

Exemption. Debtor with family, \$2,000. Stock, \$200. Furniture, \$100. Professional man, library, \$300.

Judgments without Defense. Ten to 40 days.

Limitations. Open accounts, 3 years. Written or sealed contracts, 3 years. Judgments of record, 6 years.

Preferences under Assignment. Allowed.

CONNECTICUT.

Attachment. Against goods of defendant. If none found, body may be liable.

Executions and Stays. Execution issues one day after judgment. No stay.

Judgments without Defense. If process served 12 days before term, judgment entered during first three days of term.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 17 years. Judgments of record, 6 years.

Preferences under Assignment. Not allowed.

DELAWARE.

Attachment. Against non-resident or absconding debtor, for claim over \$50.

Executions and Stays. Execution issues at once; may be stayed in Justice's court, 9 months, and Superior, 6 months.

Judgments without defense. First day of first term after suit.

Limitations. Open account, 3 years. Written contracts, 6 years. Sealed, 6 years. Judgment of record, 20 years.

Preferences under Assignment. Not allowed.

DISTRICT OF COLUMBIA.

Attachment. Against non-resident and absconding debtor for removing property out of District.

Executions and Stays. Execution issues 4 days after judgment. Justices' judgments may be stayed from 1 to 6 months.

Judgments without Defense. From 25 to 60 days.

Limitations. Open accounts, 3 years. Written contracts, 6 years. Sealed, 12 years. Judgments of record, 12 years.

Preferences under Assignment. No statutory regulation, except that preference by limited partnership is void.

FLORIDA.

Attachment. For removing property out of the State, and against absconding and concealed debtors, and for fraudulently disposing of property.

Executions and Stays. Execution issues 10 days after judgment. No stay.

Judgments without Defense. Judgment may be entered on rule day (first Monday in each month) if process served 10 days before.

Limitations. Open accounts, 4 years. Written contracts, 5 years. Sealed, 20 years. Judgment of record, 20 years.

Preferences under Assignment. Not allowed.

GEORGIA.

Attachment. Against non-resident, absconding or concealed debtor, and for removing or fraudulently disposing of property.

Executions and Stays. Execution issues at once except in Justices' Courts, and there four days after judgment. May be stayed 60 days.

Judgment without Defense. When process executed twenty days before court, judgment entered first term thereafter in city courts, and second term in Circuit.

Limitations. Open accounts, 4 years. Written contracts, 6 years. Sealed, 20 years.

Preferences under Assignment. Allowed.

IDAHO.

Attachment. Against non-resident debtor, or on unsecured contract.

Executions and Stays. Execution issues immediately. No stay except on appeal.

Limitations. Open accounts, 4 years. Written contracts, 5 years. Sealed, 5 years. Judgments of record, 6 years.

ILLINOIS.

Attachment. Against non-resident, absconding and concealed debtor, and for concealing property or fraud.

Executions and Stays. Execution issues at once. No stay.

Judgments without Defense. Judgment entered during first week of term if process executed ten days prior to sitting of court.

Limitations. Open accounts, 5 years. Written contracts, 10 years. Sealed, 20 years. Judgments on record, 20 years.

Preferences under Assignment. Allowed.

INDIANA.

Attachment. Against non-resident, absconding or concealed debtor, or for removing, converting, or disposing of property to defraud creditors.

Executions and Stays. Executions issued at once, except in Justices' Court; there issues ten days after judgment. If over \$75 may be stayed 6 months.

Judgments without Defense. Ten days in Circuit, 3 days in Justices' Court.

Limitations. Open accounts, 6 years. Written contracts, 15 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

IOWA.

Attachment. Against non-resident and absconding debtor on debt fraudulently contracted, and for removing, concealing or disposing of property fraudulently.

Executions and Stays. Execution issues immediately, may be stayed from 2 to 12 months.

Judgments without Defense. During first term after ten days' prior service.

Limitations. Open accounts, 5 years. Written contracts, 10 years. Sealed, 10 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

KANSAS.

Attachment. Against non-resident, absconding and concealed debtors, and for removing, disposing of, or concealing property to defraud, and for debt fraudulently contracted.

Executions and Stays. Execution issues at once. Justices' judgment may be stayed from 1 to 4 months.

Judgment without Defense. District Court must be entered while court is sitting. Process must be served before first day of the term.

Limitations. Open accounts, 3 years. Written contracts, 5 years. Sealed, 5 years.

Preferences under Assignment. Not allowed.

KENTUCKY.

Attachment. Against non-resident, absconding or concealed debtor, or for concealing his property, and for fraud, etc.

Executions and Stays. Execution issues 10 days after judgment, but may be stayed 3 months.

Judgments without Defense. Summons must be served 10 days before opening of court if in a county where suit is brought; 20 days when served elsewhere.

Limitations. Open accounts 2 years. Written contracts, 15 years. Judgments of record, 15 years.

Preferences under Assignment. May be set aside during 6 months.

LOUISIANA.

Attachment. Against non-resident, absconding or concealed debtor, and for fraud in concealing or disposing of property.

Executions and Stays. Execution issues 10 days after judgment. No stay.

Judgments without defense. During session of court on ten days' notice.

Limitations. Open accounts 3 years. Written contracts, 5 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences under Assignment. Not allowed.

MAINE.

Attachment. On mesne process in all cases.

Executions and Stays. Execution issues one day after judgment. No stay.

Judgments without Defense. Entered last day of term, if summons served 14 days before court opens.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

MARYLAND.

Attachment. Against non-resident and absconding debtor, for

fraudulently contracting debt, and for concealing or removing property with intent to defraud.

Executions and Stays. Execution issues next term after judgment. May be stayed from 6 to 12 months.

Judgments without Defense. Judgment entered second term after serving of summons.

Limitations. Open accounts 3 years. Written contracts, 3 years. Sealed, 12 years. Judgments of record, 12 years.

MASSACHUSETTS.

Attachment. In all cases.

Executions and Stays. Execution issues one day after judgment. No stay.

Judgments without defense. Entered on last day of term.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

MICHIGAN.

Attachment. Against non-resident and fraudulent debtor.

Executions and Stays. Execution issues in Justices' Court 5 days after judgment; in Circuit at once. Justices' judgment may be stayed from 4 to 6 months.

Judgments without Defense. Entered on opening of court. Summons must be served 45 to 60 days prior.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 10 years. Judgments of record, 12 years.

Preferences under Assignment. Regulated by statute.

MINNESOTA.

Attachment. If debtor is non-resident, guilty of fraud, or conceals property.

Executions and Stays. Execution issues at once. May be stayed from 1 to 6 months.

Judgments without Defense. May be entered in 20 days.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences under Assignment. not allowed.

MISSISSIPPI.

Attachment. Against non-resident debtor, or if he conceals himself or property, and for fraud.

Executions and Stays. Execution issues 20 days after judgment. No stay except in Justice's Court—there 60 days.

Judgments without Defense. Entered at first term on five days' notice before.

Limitations. Open accounts, 3 years. Written contracts, 6 years. Sealed, 7 years. Judgments of record, 7 years.

Preferences under Assignment. Allowed in certain cases.

MISSOURI.

Attachment. Against non-resident and concealed debtor, and for fraud.

Executions and Stays. Execution issues in Circuit Court after term closes; in Justices' at once. No stay.

Judgment without Defense. Judgment entered on notes at first term, on accounts at second term if summons served 15 days before term.

Limitations. Open accounts, 5 years. Written contracts, 10 years. Sealed, 10 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

MONTANA.

Attachment. On contracts, and if debtor is disposing of property to defraud creditors.

Executions and Stays. Execution issues immediately. No stay.

Limitations. Open accounts, 2 years. Written contracts, 6 years. Sealed, 6 years. Judgments of record, 6 years.

NEBRASKA.

Attachment. Against non-resident debtor, and for fraud.

Executions and Stays. Execution issues at once; may be stayed from two to nine months.

Judgments without Defense. Entered on ten days' notice in County Court, five weeks in District Court; must be entered during term.

Limitations. Open accounts, 4 years. Written contracts, 5 years. Sealed, 10 years. Judgments of record, 5 years.

Preferences under Assignment. Not allowed.

NEVADA.

Attachment. On unsecured contracts for the payment of money, and against non-resident debtor.

Executions and Stays. Execution issues at once. Court may grant reasonable stay.

Judgments without Defense. Entered from 10 to 40 days.

Limitations. Open accounts, 4 years. Written contracts, 6 years. Sealed, 6 years. Judgments of record, 6 years.

Preferences under Assignment. Not allowed.

NEW HAMPSHIRE.

Attachment. In all cases.

Executions and Stays. Execution issues one day after Court adjourns. No stay.

Judgments without Defense. Entered on fourth day of term.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

NEW JERSEY.

Attachment. Against non-resident and absconding debtor.

Executions and Stays. Execution issues at once. May be stayed from 3 to 6 months on Justices' judgments.

Judgments without Defense. Entered in Justices' Court, 5 days Circuit and Supreme, 33 days.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 6 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

NEW MEXICO.

Attachment. Against non-resident, absconding and concealed debtor, and for fraud.

Executions and Stays. Execution issues immediately in all

courts except Justices', and there in 10 days. No stay except on appeal.

Limitations. None.

Preferences under Assignment. Not allowed.

NEW YORK.

Attachment. Against non-resident, absconding and concealed debtor, and for removing and concealing property to defraud creditors.

Executions and Stays. Issue at once. No stay.

Judgments without Defense. Entered in Supreme Court, 20 days. Superior, 20 days.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Regulated by statute.

NORTH CAROLINA.

Attachment. Same as New York.

Executions and Stays. Execution issues after close of term. Justices' judgments may be stayed 6 months.

Judgments without Defense. Entered during the term on 10 days' notice prior to opening of term.

Limitations. Open accounts, 3 years. Written contracts, 3 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences under Assignment. Allowed.

NORTH DAKOTA.

Attachment. Against non-residents, absconding or fraudulent debtor.

Executions and Stays. On Justices' judgment from 30 to 90 days.

Exemptions. One acre of land in town, 116 in country, and buildings. Personal property to the value of \$1,500.

Judgments without Defense. Entered in 4 days in Justices' Courts and 30 days in other courts.

Limitations. Open accounts and written agreements, 6 years; sealed contracts and judgments of record, 20 years.

OHIO.

Attachment. Against non-resident and absconding debtor, and for fraud.

Executions and Stays. Executions issue at once. Justices' judgments may be stayed from 60 to 240 days.

Judgments without Defense. Entered in five weeks during session of Court.

Limitations. Open accounts, 6 years. Written contracts, 20 years. Sealed, 15 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

OREGON.

Attachment. On unsecured contracts.

Executions and Stays. Execution issues immediately. No stay.

Judgments without Defense. Entered in 10 days if summons served in county, and 20 days if served out of county.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences Under Assignment. Allowed.

PENNSYLVANIA.

Attachment. Against non-resident, absconding and concealed debtors, and for fraud.

Executions and Stays. Execution issues at once. May be stayed 6 to 12 months.

Judgments without Defense. Entered from 12 to 30 days.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

RHODE ISLAND.

Attachment. Against non-resident debtor for fraudulent debt, and for concealing and disposing of property.

Executions and Stays. Execution issues five days after court adjourns. No stay.

Judgments without Defense. Entered second day of term, if summons served 20 days before the term opens.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Regulated by statute.

SOUTH CAROLINA.

Attachment. Same as New York.

Executions and Stays. Execution issues last day of term. No stay.

Judgments without Defense. Entered on first day of term on 21 days' prior notice.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Not allowed.

SOUTH DAKOTA.

Attachment. Against concealed, absconding, fraudulent or non-resident debtors.

Executions and Stays. From 30 to 90 days.

Exemptions. Same as North Dakota.

Judgments without Defense. Four days in lowest court, 30 days in all courts of record.

Limitations. Written contracts and open accounts, 6 years, judgments of record and sealed contracts, 20 years.

TENNESSEE.

Attachment. Against absconding and concealed debtor, and for fraud.

Executions and Stays. Execution issues in Justices' Court 3 days after judgment. Circuit Court, 30 days. Justices' judgment may be stayed 8 months.

Judgments without Defense. Entered in Justices' Court 1 to 3 weeks. Circuit, during term, on notice 5 days prior to term.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences under assignment. Allowed, except by limited partnership.

TEXAS.

Attachment. Against non-resident, absconding and concealed debtors, and for fraud.

Executions and Stays. Execution issues in District Court 20 days after judgment. County Court, 15 days. Justices', 11 days. Justices' judgment may be stayed 90 days.

Judgments without Defense. Entered at first term in Justices' and County Court. In District Court may be postponed one or two terms.

Limitations. Open accounts, 2 years. Written contracts, 4 years. Sealed, 10 years. Judgments of record, 10 years.

Preferences under Assignment. Not allowed.

UTAH.

Attachment. Against non-resident, absconding and concealed debtor, and for fraud.

Executions and Stays. Execution issues immediately. Court may grant a stay for a limited time

Limitations. Open accounts, 2 years. Written contracts, 4 years. Sealed, 5 years. Judgments of record, 5 years.

Preferences under Assignment. Allowed.

VERMONT.

Attachment. In all cases.

Executions and Stays. Execution issues immediately. No stay.

Judgments without Defense. Entered on notes at first term, on accounts at second.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 8 years. Judgments of record, 8 years.

Preferences under Assignment. Regulated by statute.

VIRGINIA.

Attachment. Against non-resident debtor, and for fraudulently disposing of property.

Executions and Stays. Execution issues 15 days after beginning of term, or when court adjourns. No stay.

Judgments without Defense. Entered in Justices' Court after 1

day's notice. In other courts after the expiration of 2 rule days. (Rule days first Monday in each month.)

Limitations. Open accounts, 2 years. Written contracts, 5 years. Sealed, 20 years. Judgments of record, 20 years.

No Assignment Laws.

WASHINGTON.

Attachment. Against non-resident, absconding and concealed debtor for fraud and fraudulent disposition of property.

Limitations. Open accounts, 3 years. Written contracts, 6 years. Sealed, 6 years. Judgments of record, 6 years.

Preferences under Assignment. Not allowed.

WEST VIRGINIA.

Attachment. Same as Virginia.

Executions and Stays. Execution issues after court adjourns. Justices' judgment may be stayed from 1 to 6 months.

Judgments without Defense. Entered on 60 days' notice before term.

Limitations. Open accounts, 3 years. Written contracts, 5 years. Sealed, 20 years. Judgments of record, 10 years.

Preferences under Assignment. Allowed.

WISCONSIN.

Attachment. Same as New York.

Executions and Stays. Execution issues immediately, except on judgments entered by default during vacation.

Judgments without Defense. Entered 20 days after notice.

Limitations. Open accounts, 6 years. Written contracts, 6 years. Sealed, 20 years. Judgments of record, 20 years.

Preferences under Assignment. Allowed.

WYOMING.

Attachment. Against non-resident, absconding or concealed debtor, or for concealing his property, and for fraud.

Executions and Stays. Execution issues immediately. No stay allowed, except in Justices' Court.

Limitations. Open accounts, 4 years. Written contracts, 5 years. Sealed, 5 years.

Preferences under Assignment. Not allowed.

THE HARVEST MONTHS OF THE WORLD.

IN THE southern hemisphere the order of the seasons is reversed. Our winter is the summer of the earth south of the equator. As a consequence, every month of the year is harvest month somewhere. The following table gives this fact in detail:

JANUARY.—Harvest is ended in most districts of Australia, and shipments have been made of the new crop; Chili, New Zealand, Argentine Republic.

FEBRUARY.—Upper Egypt, India.

MARCH.—Egypt, India.

APRIL.—Coast of Egypt, Syria, Cyprus, India, Persia, Asia Minor, Mexico, Cuba.

MAY.—Persia, Asia Minor, Algeria, Syria, Texas, Florida, Morocco, mid-China, Japan, Central Asia.

JUNE.—California, Oregon, Southern United States, Spain, Portugal, Italy, Hungary, Turkey, Roumelia, Danube, South Russia, South of France, Danubian Principalities, Greece, Sicily, Louisiana, Mississippi, Alabama, Georgia, Carolina (North and South), Tennessee, Virginia, Kentucky, Kansas, Arkansas, Utah, Colorado, Missouri.

JULY.—Southern, Eastern and Midland English counties, Oregon, Nebraska, Minnesota, Wisconsin, Iowa, Illinois, Indiana, Michigan, Ohio, New England, New York, Virginia, Upper Canada, France, Germany, Austria, Hungary, Switzerland, Italy, Russia, Poland.

AUGUST.—Great Britain, France, Germany, Belgium, Holland, Manitoba, Columbia (British), Lower Canada, Hudson's Bay Territory, Denmark, Poland.

SEPTEMBER.—Scotland, England—Hops and roots, America—Maize. Athabasca—Wheat, barley, etc. Sweden, North Russia, France—Beet-root, buckwheat.

OCTOBER.—Scotland, America—Maize crop. France, Germany—Vintage.

NOVEMBER.—Australia (north), Peru, South Africa.

DECEMBER.—Australia (south), Chili, Argentine Republic.

PRESIDENTS OF THE UNITED STATES.

NAME.	NATIVE STATE	ANCESTRY	RESIDENCE.	INAUGURATED.		POLITICS.	PLACE OF DEATH.
				YEAR.	AGE.		
George Washington.	Va...	English..	Va...	1789	57	Fed..	Mount Vernon, 1799
John Adams.....	Mass.	English..	Mass.	1797	62	Fed..	Quincy, Mass., 1826
Thomas Jefferson...	Va...	Welsh...	Va...	1801	58	Rep..	Monticello, Va., 1826
James Madison.....	Va...	English..	Va...	1809	58	Rep..	Montpelier, Va., 1836
James Monroe.....	Va...	Scotch...	Va...	1817	59	Rep..	New York City, 1731
John Quincy Adams.	Mass.	English..	Mass.	1825	58	Rep..	Washington, 1848
Andrew Jackson.....	S. C.	Scot-Irish	Tenn	1829	62	Dem.	Hermitage, Ten., '45
Martin Van Buren...	N. Y.	Dutch....	N. Y.	1837	55	Dem.	Kinderhook, NY '62
William H. Harrison	Va...	English..	Ohio.	1841	58	Whig	Washington, 1841
John Tyler.....	Va...	English..	Va...	1841	51	Dem.	Richmond, Va., 1862
James K. Polk.....	N. C.	Scot-Irish	Tenn	1845	60	Dem.	Nashville, Ten., 1849
Zachary Taylor.....	Va...	English..	La...	1849	55	Whig	Washington, 1850
Millard Fillmore...	N. Y.	English..	N. Y.	1850	50	Whig	Buffalo, N. Y., 1870
Franklin Pierce.....	N. H.	English..	N. H.	1853	49	Dem.	Concord, N. H., 1869
James Buchanan....	Pa...	Scot-Irish	Pa...	1857	60	Dem.	Wheatland, Pa., 1868
Abraham Lincoln....	Ky...	English..	Ill....	1861	52	Rep..	Washington, 1865
Andrew Johnson....	N. C.	English..	Tenn	1865	57	Rep..	Greenville, Ten., '75
Ulysses S. Grant....	Ohio.	Scotch...	Ill....	1869	47	Rep..	Mt M'Gregor NY '85
Rutherford B. Hayes	Ohio.	English..	Ohio.	1877	55	Rep..	.....
James A. Garfield...	Ohio.	English..	Ohio.	1881	49	Rep..	Long Branch, 1881
Chester A. Arthur...	Vt....	Scot-Irish	N. Y.	1881	51	Rep..	New York City, '86
Grover Cleveland...	N. J.	English..	N. Y.	1885	48	Dem.	.....
Benjamin Harrison...	Ohio.	English..	Ind...	1889	56	Rep..	.....
Grover Cleveland...	N. J.	English..	N. Y.	1893	56	Dem.	.....

THE WAY TO SUCCEED IN BUSINESS

THERE is no golden rule to success in business which can be followed without the constant exercise of one's best efforts and the practice of the general virtues of life. In the foregoing pages the way is shown to do a great variety of things the easiest and best way possible, but their application to the needs of the individual must be left to individual judgment and common sense.

There is a familiar saying that "nothing succeeds like success." It is natural to measure the wisdom of a course by the result attained. This is not always a safe rule to go by. Not unfrequently circumstances beyond individual control determine one's success or failure. The best of plans are liable to miscarry, and sometimes a mistake seems to fit in with a peculiar combination of events. One must be careful not to take an exception for a rule. As a rule, industry and economy must be practiced in any calling or vocation to ensure success. Many a young man has made shipwreck by following as an example the path which, by some lucky accident, brought undeserved success in some given instance.

The young man who takes little thought for the future, content to live from hand to hand, thinking only of present comfort, is making for himself a pillow of thorns on which to lay his head when it is old. The field which he should plant with corn and cultivate

carefully is being overgrown with weeds. When the harvest time comes he will have nothing to gather into his garner but thistles and cockle-burs. An improvident youth and early manhood lead to an old age of sorrow and penury.

Nearly every one can succeed if he only adopts the line of business for which he is best adapted and sticks to it, practicing industry, energy, prudence and integrity. Having chosen an occupation let no freak of the moment divert you from its pursuit. Remember that labor is honorable, and its rewards sure. However humble the calling it has opportunity for getting ahead. In this country steady employment yields more than a living, and, unless one is obliged to assist others to an unusual extent, or is specially unfortunate, he or she can lay up something, and constant saving, however small, is sure to count up and form the foundation of competence. It is always easy to spend one's wages or salary, and in business to fall behind. The temptation to be extravagant is ever present and should be constantly guarded against.

The farmer should be on the watch to make the most of all his land, and not buy every convenience that the ingenuity of trade offers. It is not uncommon for farmers to run heavily in debt for implements they might do without, and then when the time comes to pay not have the money to pay with. This may be set down as the rock on which the agriculture of the prairies is most likely to founder. The mechanic, too, often spends too much money in getting tools which he does not need and cannot afford to buy. Good judgment must be exercised in business purchases as well as in personal and household expenses.

The merchant should consider well the probable demands of his customers, and not get his shelves loaded down with unsalable goods. The season may be unfavorable to a particular line of trade. Many a mercantile failure has been due to an over-stock. It is always easy to buy—sometimes impossible to sell at a profit. Shop-worn goods suffer heavy depreciation in value. The successful merchant is vigilant to avoid that pit-fall. So, too, is he to steer clear of uncollectable debts. It is almost impossible to sell goods without doing some "trusting out," but bad collections lead straight to bankruptcy.

The skillful workman has a capital in his very skill, and a merchant who knows how to make his goods attractive has a legitimate advantage. Competition is indeed the life of trade, but it is also its death, often. It is so general and so eager that the poor workman is liable to find himself unemployed, and the merchant whose store is unattractive in its display of goods may expect to see trade diverted to other stores. The rewards of effort are indeed reasonably sure, but the penalties of indolence and bad management are still more sure.

Close attention and the cultivation of one's memory are necessary to success. Memory is largely a natural gift, but by no means beyond cultivation. The merchant must know his customers and be able to call them by name after a reasonable amount of business intercourse, or he may expect to lose them. The clerk who shows aptitude in that regard is more valuable than one who does not. He draws trade, especially if with good memory goes good manners—not too famil-

iar, yet enough so to make the customer feel at home in the store. Much depends upon the amenities of business intercourse. The business world and all the avenues of life are crowded, but there is sure to be plenty of room for those who are diligent, intelligent and judicious.

THE OLDEST NEWSPAPER IN THE WORLD.

THE oldest newspaper in the world is the *King-Pau*, or "Capital Sheet," of Peking, China. It dates from A. D. 911. It was irregularly issued until 1351, since which time it has been published weekly and been of uniform size. It has a daily edition also, which was started about the beginning of the nineteenth century. The morning edition is called the *Hsing-Pau*, or "Business Sheet." The daily has a circulation of about 14,000.

THE TWELVE LARGEST CITIES IN THE WORLD.

THE twelve largest cities in the world, in the order of their declared population, are as follows: London, Eng. (including suburbs), 5,100,613; Paris, 2,344,550; Osaka, Japan, 1,633,144; New York City, 1,513,501; Canton, China, 1,500,000; Aichi, Japan, 1,390,702; Berlin, Prussia, 1,315,297; Tokei, Japan, 1,288,907; Vienna, Austria, 1,103,857; Chicago, 1,099,133; Philadelphia, 1,046,252; Sian, China, 1,000,000. There are three other cities of China that are said to have 1,000,000 inhabitants, but it must be remembered that the populations of the Oriental cities are, generally, mere estimates.

PENALTY OF BREAKING A CONTRACT.

IT IS the very essence of a contract that some penalty attaches to its violation. Otherwise it is no contract at all. Herein an agreement resembles a law. A statute which provides no penalties for the law-breaker is merely the expression of a wish, or the giving of advice. The contract that binds must be binding on both parties. This element of mutual obligation is also the very essence of a contract.

The penalty for the violation of a contract may be expressed or implied. Not infrequently a definite penalty, a forfeit, is named. A sum of money or a specific property must be given by the violator in indemnification of the other party. Still more frequently the penalty is the actual damage or loss as ascertained through an investigation of the circumstances of the case and the result. A great deal of litigation is over that particular point, the injury or loss sustained being the measure of the damage awarded.

Contracts themselves are often implied. For example, every common carrier is considered in law as having entered into a contract with the passenger or shipper of freight to carry him or it safely, and if the failure to do so can not be shown to have been due to some cause beyond the common carrier's control, then whatever loss is sustained must be paid for. In Illinois the penalty for a railroad for the killing of a passenger is fixed by

statute at \$5,000, and the only question that is allowed to arise in such a case is whether the railroad company was at all responsible for the disaster. Implied contracts cover a large part of the business transacted, not only by the railroads, but by the public generally. In loss of property in transit the measure of penalty is the value of the same at the place of destination, the freight charges being deducted.

Three other points under this head deserve special mention: First, as regards failure to carry out a contract for the conveyance of a piece of land. The penalty in that case is the value of the real estate at the time the conveyance was to have been made. Second, the penalty for failure to deliver any personal property is its actual value at the time, under the agreement, when the delivery was to have been made. Third, to quote the language of another, "if a party contracts to employ another for a certain time, at a specified compensation, and discharges him, without cause, before the expiration of time, the plaintiff can obtain judgment for full amount of wages for the whole time, provided he does not engage in any other business." A claim for diminution of damages would, in the latter case, be allowed by the court.

It is obvious from all this that no man should allow himself to be party to any contract without carefully considering whether he will be able to carry out his part of the agreement, and whether he can really afford to perform the act or service involved. Many a man has been ruined in business by making a rash and unwise contract.

THE RIGHTS AND DUTIES OF TENANTS.

THERE are three general classes of tenants. First, farmers who do not own the soil they till and who are familiarly termed "renters." The original idea in the settlement of New York by the Hollanders was that the land should be principally owned by "patroons," and cultivated on a fixed and light rental in kind. That system fell into disfavor and was finally wiped out by what was known as the anti-renter war. The distinctive American idea of agriculture is for the farmer to own the land he lives on. But there are a great many farms in all parts of the country which are rented.

It is customary to make written leases, in accordance with which the renter must pay either a fixed rental in money or an agreed share of the crops, including the increase of live stock. The tenant is not responsible for the taxes unless so specified in the lease. The tenant is bound to take the same care of the live stock, and use the same diligence in getting good crops, that he would if he owned the farm and was working it for himself. But when it comes to any considerable outlay for repairs he is not obliged to foot the bills, unless specifically specified in the lease. A farm lease should be explicit. It should cover such points as what fields shall be plowed, what seeded down, what can be taken away and what must be left on the place.

A great many people live in rented houses, especially in large cities. The village and small city householder is more likely to own the house he lives in. A house lease is often verbal, or, if committed to writing originally, the tenant frequently lives on from year to year without renewing the lease. In that case the lease holds good, except as modified by mutual consent. It is the tenant's place to use the house, including fixtures, as carefully as he would his own, but any repair coming under the head of natural wear and tear must be met by the landlord. It is customary to pay rent monthly, and failure to pay amounts to a forfeit of the lease, if the landlord desires. But under statutory provision, in most states the tenant can not be summarily ejected, and possession is an important part of the law of tenantry.

Office business is mostly transacted, from the obvious nature of the case, in rented rooms. City merchants generally use rented stores, and a large part of the industrial life of a city is lived in rented shops and factories. Whether the lease conveys any rights beyond the use of the building itself, with its fixtures, is a matter of special contract. Power, heat or light may, or may not, be included. They cannot be taken for granted. The tenant must have it "so nominated" in the lease or he has no claim upon the landlord for the furnishing of the same.

THE DECLARATION OF INDEPENDENCE.

IN CONTINENTAL CONGRESS, July 4, 1776.

WHEN, in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume, among the powers of the earth, the separate and equal station to which the laws of nature and nature's God entitle them, a decent respect to the opinions of mankind, requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident: That all men are created equal; that they are endowed by their Creator with certain inalienable rights; that among these are life, liberty and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed; that, whenever a form of government becomes destructive of these ends, it is the right of the people to alter or to abolish it, and to institute a new government, laying its foundation on such principles, and organizing its powers in such form, as to them shall seem most likely to effect their safety and happiness. Prudence, indeed, will dictate, that governments long established should not be changed for light and transient causes, and accordingly all experience hath shown that mankind are more disposed to suffer where evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same object, evinces a design to reduce them under absolute despotism, it is their right, it is their duty, to throw off such government, and to provide new guards for their future security. Such has been the patient sufferance of these colonies, and such is now the necessity which constrains them to alter their former systems of government. The history of the

present King of Great Britain is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute tyranny over these states. To prove this, let facts be submitted to a candid world.

He has refused his assent to laws the most wholesome and necessary for the public good.

He has forbidden his governors to pass laws of immediate and pressing importance, unless suspended in their operation till his assent should be obtained, and when so suspended, he has utterly neglected to attend to them.

He has refused to pass other laws for the accommodation of large districts of people, unless those people would relinquish the right of representation in the legislature—a right inestimable to them, and formidable to tyrants only.

He has called together legislative bodies at places unusual, uncomfortable and distant from the depository of their public records, for the sole purpose of fatiguing them into compliance with his measures.

He has dissolved representative houses repeatedly, for opposing with manly firmness his invasions on the rights of the people.

He has refused, for a long time after such dissolutions, to cause others to be elected, whereby the legislative powers, incapable of annihilation, have returned to the people at large, for their exercise, the state remaining, in the meantime, exposed to all the dangers of invasion from without, and convulsions within.

He has endeavored to prevent the population of these states, for that purpose obstructing the laws for naturalization of foreigners, refusing to pass others to encourage their migration hither, and raising conditions of new appropriation of lands.

He has obstructed the administration of justice, by refusing his assent to laws establishing judiciary powers.

He has made judges dependent on his will alone for the tenure of their offices, and the amount and payment of their salaries.

He has erected a multitude of new offices, and sent hither swarms of officers, to harass our people and eat out their substance.

He has kept among us, in times of peace, standing armies, without the consent of our legislatures.

He has affected to render the military independent of, and superior to, the civil power.

He has combined with others to subject us to a jurisdiction foreign to our constitution, and unacknowledged by our laws, giving his assent to their acts of pretended legislation—

For quartering large bodies of armed troops among us:

For protecting them, by a mock trial, from punishment from any murders which they should commit on the inhabitants of these states:

For cutting off our trade with all parts of the world:

For imposing taxes on us without our consent:

For depriving us, in many cases, of the benefits of trial by jury:

For transporting us beyond the seas to be tried for pretended offenses:

For abolishing the free system of English laws in a neighboring province, establishing therein an arbitrary government, and enlarging its boundaries, so as to render it at once an example and fit instrument for introducing the same absolute rule into these colonies:

For taking away our charters, abolishing our most valuable laws, and altering, fundamentally, the powers of our governments:

For suspending our own legislatures and declaring themselves invested with power to legislate for us in all cases whatsoever.

He has abdicated government here, by declaring us out of his protection, and waging war against us.

He has plundered our seas, ravaged our coasts, burnt our towns, and destroyed the lives of our people.

He is, at this time, transporting large armies of foreign mercenaries, to complete the works of death, desolation and tyranny already begun with circumstances of cruelty and perfidy scarcely paralleled in the most barbarous ages, and totally unworthy the head of a civilized nation.

He has constrained our fellow-citizens, taken captive on the high seas, to bear arms against their country, to become the

executioners of their friends and brethren, or to fall themselves by their hands.

He has excited domestic insurrections among us, and has endeavored to bring on the inhabitants of our frontiers the merciless Indian savages, whose known rule of warfare is an undistinguished destruction of all ages, sexes and conditions.

In every stage of these oppressions we have petitioned for redress in the most humble terms; our repeated petitions have been answered only by repeated injury. A prince whose character is thus marked by every act which may define a tyrant is unfit to be the ruler of a free people.

Nor have we been wanting in attention to our British brethren. We have warned them, from time to time, of attempts by their legislature to extend an unwarrantable jurisdiction over us. We have reminded them of the circumstances of our emigration and settlement here. We have appealed to their native justice and magnanimity, and we have conjured them, by the ties of our common kindred, to disavow these usurpations, which would inevitably interrupt our connections and correspondence. They, too, have been deaf to the voice of justice and of sanguinity. We must, therefore, acquiesce in the necessity which denounces our separation, and hold them, as we hold the rest of mankind, enemies in war, in peace friends.

We, therefore, the representatives of the United States of America, in General Congress assembled, appealing to the Supreme Judge of the world for the rectitude of our intentions, do, in the name and by the authority of the good people of these colonies, solemnly publish and declare, That these united colonies are, and of right ought to be, free and independent states; that they are absolved from all allegiance to the British crown, and that all political connection between them and the state of Great Britain is, and ought to be, totally dissolved; and that, as free and independent states, they have full power to levy war, conclude peace, contract alliances, establish commerce, and do all other acts and things which independent states may of right do. And for the support of this declaration, with a firm reliance on the protection of Divine Providence, we mutually pledge to each other our lives, our fortunes and our sacred honor.

The foregoing Declaration was, by the order of Congress, engrossed, and signed by the following members:

JOHN HANCOCK.

NEW HAMPSHIRE.
Josiah Bartlett,
William Whipple,
Matthew Thornton.

MASSACHUSETTS
BAY.
Samuel Adams,
John Adams,
Robt. Treat Paine,
Elbridge Gerry.

RHODE ISLAND.
Stephen Hopkins,
William Ellery.

CONNECTICUT.
Roger Sherman,
Samuel Huntington,
William Williams,
Oliver Wolcott.

NEW YORK.
William Floyd,
Philip Livingston,
Francis Lewis,
Lewis Morris.

NEW JERSEY.
Richard Stockton,

John Witherspoon,
Francis Hopkinson,

John Hart,
Abraham Clark.

PENNSYLVANIA.
Robert Morris,
Benjamin Rush,
Benjamin Franklin,

John Morton,
George Clymer,

James Smith,
George Taylor,
James Wilson,
George Ross.

DELAWARE,
Cæsar Rodney,
George Read,
Thomas M'Kean.

MARYLAND.
Samuel Chase,
William Paco,
Thomas Stone,
Charles Carroll, of
Carrollton.

VIRGINIA.
George Wythe,
Richard Henry Lee,
Thomas Jefferson,
Benjamin Harrison,
Thomas Nelson,
Jr.,
Francis Lightfoot Lee,

Carter Braxton.
NORTH CAROLINA.
William Hooper,
Joseph Hewes,
John Penn.

SOUTH CAROLINA.
Edward Rutledge,
Thomas Heyward,
Jr.,
Thomas Lynch, Jr.,
Arthur Middleton.

GEORGIA.
Button Gwinnett,
Lyman Hall,
George Walton.

Resolved, that copies of the Declaration be sent to the several assemblies, conventions and committees, or councils of safety, and to the several commanding officers of the Continental troops; that it be proclaimed in each of the United States, and at the head of the army.

THE CONSTITUTION OF THE UNITED STATES.

THE original constitution of the United States bears date September 17, 1787. The first ten amendments were all proposed by the first congress, September 25, 1789. The eleventh bears the date of September 5, 1794; the twelfth, December 12, 1803; the thirteenth, February 1, 1865; the fourteenth, June 16, 1866; the fifteenth, February 27, 1867. With this explanation as to dates the constitution is herewith given:

PREAMBLE.

WE, the people of the United States, in order to form a more perfect union, establish justice, ensure domestic tranquility, provide for the common defence, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

ARTICLE I.

SECTION I.

1. All legislative powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

SECTION II.

1. The House of Representatives shall be composed of members chosen every second year by the people of the several States; and the electors in each State shall have the qualifications requisite for electors of the most numerous branch of the State Legislature.

2. No person shall be a Representative who shall not have attained to the age of twenty-five years, and been seven years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State in which he shall be chosen.

3. Representatives and direct taxes shall be apportioned among the several States which may be included within this Union, according to their respective numbers, which shall be determined by adding to the whole number of free persons, including those bound to service for a term of years, and excluding Indians not taxed, three-fifths of all other persons. The actual enumeration shall be made within three years after the first meeting of the Congress of the United States, and within every subsequent term of ten years, in such manner as they shall by law direct. The number of Representatives shall not exceed one for every thirty thousand, but each State shall have at least one representative; and until such enumeration shall be made the State of New Hampshire shall be entitled to choose three; Massachusetts, eight; Rhode Island and Providence Plantations, one; Connecticut, five; New York, six; New Jersey, four; Pennsylvania, eight; Delaware, one; Maryland, six; Virginia, ten; North Carolina, five; South Carolina, five, and Georgia three.

4. When vacancies happen in the representation from any State, the executive authority thereof shall issue writs of election to fill such vacancies.

5. The House of Representatives shall choose their speaker and other officers; and shall have the sole power of impeachment.

SECTION III.

1. The Senate of the United States shall be composed of two senators from each State, chosen by the legislature thereof, for six years: and each senator shall have one vote.

2. Immediately after they shall be assembled in consequence of the first election, they shall be divided as equally as may be into three classes. The seats of the senators of the first class shall be vacated at the expiration of the second year, of the second class at the expiration of the fourth year, and of the third class at the expiration of the sixth year, so that one-third may be chosen every second year; and if vacancies happen by resignation, or

otherwise, during the recess of the legislature of any State, the executive thereof may make temporary appointments until the next meeting of the legislature, which shall then fill such vacancies.

3. No person shall be a senator who shall not have attained to the age of thirty years, and been nine years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State for which he shall be chosen.

4. The vice-president of the United States shall be president of the Senate, but shall have no vote unless they be equally divided.

5. The Senate shall choose their other officers, and also a president *pro tempore*, in the absence of the vice-president, or when he shall exercise the office of president of the United States.

6. The Senate shall have the sole power to try all impeachments. When sitting for that purpose, they shall all be on oath or affirmation. When the president of the United States is tried, the chief-justice shall preside: and no person shall be convicted without the concurrence of two-thirds of the members present.

7. Judgment in cases of impeachment shall not extend further than to removal from office, and disqualification to hold and enjoy any office of honor, trust, or profit under the United States; but the party convicted shall nevertheless be liable and subject to indictment, trial, judgment, and punishment, according to law.

SECTION IV.

1. The times, place and manner of holding elections for Senators and Representatives shall be prescribed in each State by the Legislature thereof; but the Congress may at any time by law make or alter such regulations, except as to the place of choosing Senators.

2. The Congress shall assemble at least once in every year; and such meeting shall be on the first Monday in December, unless they shall by law appoint a different day.

SECTION V.

1. Each House shall be the judge of the election, returns and qualifications of its own members, and a majority of each shall

constitute a quorum to do business; but a smaller number may adjourn from day to day, and may be authorized to compel the attendance of absent members, in such manner and under such penalties as each House may provide.

2. Each House may determine the rule of its proceedings, punish its members for disorderly behavior, and, with the concurrence of two-thirds, expel a member.

3. Each House shall keep a journal of its proceedings, and from time to time publish the same, excepting such parts as may in their judgment require secrecy; and the yeas and nays of the members of either House on any question shall, at the desire of one-fifth of those present, be entered on the journal.

4. Neither House, during the session of Congress, shall, without the consent of the other, adjourn for more than three days, nor to any other place than that in which the two Houses shall be sitting.

SECTION VI.

1. The Senators and Representatives shall receive a compensation for their services, to be ascertained by law, and paid out of the treasury of the United States. They shall, in all cases, except treason, felony, and breach of the peace, be privileged from arrest during their attendance at the sessions of their respective Houses, and in going to and returning from the same; and for any speech or debate in either house, they shall not be questioned in any other place.

2. No Senator or Representative shall, during the time for which he was elected, be appointed to any civil office under the authority of the United States, which shall have been created, or the emoluments whereof shall have been increased during such time; and no person holding any office under the United States shall be a member of either house during his continuance in office.

SECTION VII.

1. All bills for raising revenue shall originate in the House of Representatives; but the Senate may propose or concur with amendments as on other bills.

2. Every bill which shall have passed the House of Representatives and the Senate, shall, before it becomes a law, be presented to the President of the United States; if he approve he

shall sign it, but if not he shall return it with his objections, to that house in which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it. If after such reconsideration two-thirds of that house shall agree to pass the bill, it shall be sent, together with the objections, to the other house, by which it shall likewise be reconsidered, and if approved by two-thirds of that house, it shall become a law. But in all such cases the votes of both houses shall be determined by yeas and nays, and the names of the persons voting for and against the bill shall be entered on the journal of each house respectively. If any bill shall not be returned by the President within ten days (Sundays excepted) after it shall have been presented to him, the same shall be a law in like manner as if he had signed it, unless the Congress by their adjournment prevent its return, in which case it shall not be a law.

3. Every order, resolution, or vote to which the concurrence of the Senate and House of Representatives may be necessary (except on a question of adjournment) shall be presented to the President of the United States; and before the same shall take effect, shall be approved by him, or being disapproved by him, shall be repassed by two-thirds of the Senate and House of Representatives, according to the rules and limitations prescribed in the case of a bill.

SECTION VIII.

The Congress shall have power—

1. To lay and collect taxes, duties, imposts, and excises, to pay the debts and provide for the common defence and general welfare of the United States; but all duties, imposts, and excises shall be uniform throughout the United States.

2. To borrow money on the credit of the United States.

3. To regulate commerce with foreign nations, and among the several States, and with the Indian tribes.

4. To establish a uniform rule of naturalization, and uniform laws on the subject of bankruptcies throughout the United States.

5. To coin money, regulate the value thereof, and of foreign coin, and fix the standard of weights and measures.

6. To provide for the punishment of counterfeiting the securities and current coin of the United States.

7. To establish post-offices and post-roads.

8. To promote the progress of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries.

9. To constitute tribunals inferior to the supreme court.

10. To define and punish piracies and felonies committed on the high seas, and offenses against the law of nations.

11. To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water.

12. To raise and support armies; but no appropriation of money to that use shall be for a longer term than two years.

13. To provide and maintain a navy.

14. To make rules for the government and regulation of the land and naval forces.

15. To provide for calling forth the militia to execute the laws of the Union, suppress insurrection, and repel invasion.

16. To provide for organizing, arming, and disciplining the militia, and for governing such part of them as may be employed in the service of the United States; reserving to the States respectively the appointment of the officers and the authority of training the militia according to the discipline prescribed by Congress.

17. To exercise exclusive legislation in all cases whatsoever, over such district (not exceeding ten miles square) as may, by cession of particular States, and the acceptance of Congress, become the seat of government of the United States; and to exercise like authority over all places purchased, by the consent of the legislature of the State in which the same shall be, for the erection of forts, magazines, arsenals, dockyards, and other needful buildings; and

18. To make all laws which shall be necessary and proper for carrying into execution the foregoing powers vested by this constitution in the government of the United States, or in any department or office thereof.

SECTION IX.

1. The migration or importation of such persons as any of the States now existing shall think proper to admit, shall not be prohibited by the Congress prior to the year one thousand eight hundred and eight; but a tax or duty may be imposed on such importation not exceeding ten dollars for each person.

2. The privilege of the writ of *habeas corpus* shall not be suspended, unless when, in cases of rebellion or invasion, the public safety may require it.

3. No bill of attainder, or *ex post facto* law, shall be passed.

4. No capitation or other direct tax shall be laid, unless in proportion to the census or enumeration hereinbefore directed to be taken.

5. No tax or duty shall be laid on any articles exported from any State. No preference shall be given by any regulation of commerce or revenue to the ports of one State over those of another; nor shall vessels bound to or from one State be obliged to enter, clear or pay duties in another.

6. No money shall be drawn from the treasury, but in consequence of appropriations made by law; and a regular statement and account of the receipts and expenditures of all public money shall be published from time to time.

7. No title of nobility shall be granted by the United States; and no person holding any office of profit or trust under them, shall, without the consent of the Congress, accept of any present, emolument, office, or title of any kind whatever, from any king, prince, or foreign state.

SECTION X.

1. No State shall enter into any treaty, alliance, or confederation; grant letters of marque and reprisal; coin money; emit bills of credit; make anything but gold and silver coin a tender in payment of debts; pass any bill of attainder, *ex post facto* law, or law impairing the obligation of contracts; or grant any title of nobility.

2. No State shall, without the consent of the Congress, lay any imposts or duties on imports or exports except what may be absolutely necessary for executing its inspection laws; and the net produce of all duties and imposts laid by any State on imports or exports shall be for the use of the treasury of the United States; and all such laws shall be subject to the revision and control of the Congress. No State shall, without the consent of the Congress, lay any duty of tonnage, keep troops or ships of war in time of peace, enter into any agreement or compact with another State, or with a foreign power, or engage in war, unless actually invaded, or in such imminent danger as will not admit of delay.

ARTICLE II.

SECTION I.

1. The executive power shall be vested in a President of the United States of America. He shall hold his office during the term of four years; and, together with the Vice-President chosen for the same term, be elected as follows:

2. Each State shall appoint, in such manner as the legislature thereof may direct, a number of electors equal to the whole number of senators and representatives to which the State may be entitled in the Congress; but no senator or representative, or person holding an office of trust or profit under the United States, shall be appointed an elector.

3. The electors shall meet in their respective States, and vote by ballot for two persons, of whom one at least shall not be an inhabitant of the same State with themselves. And they shall make a list of all the persons voted for and of the number of votes for each, which list they shall sign and certify and transmit sealed to the seat of government of the United States, directed to the President of the Senate. The President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted. The person having the greatest number of votes shall be the President, if such number be a majority of the whole number of electors appointed; and if there be more than one who have such a majority, and have an equal number of votes, then the House of Representatives shall immediately choose, by ballot, one of them for President, and if no person have a majority, then, from the five highest on the list, the said House shall, in like manner, choose the President. But in choosing the President the votes shall be taken by States, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two-thirds of all the States, and a majority of all the States shall be necessary to a choice. In every case, after the choice of the President, the person having the greatest number of votes of the electors shall be the Vice-President. But if there should remain two or more who have equal votes, the Senate shall choose from them, by ballot, the Vice-President.

4. The Congress may determine the time of choosing the electors, and the day on which they shall give their votes, which day shall be the same throughout the United States.

5. No person, except a natural-born citizen, or a citizen of the United States at the time of the adoption of this Constitution, shall be eligible to the office of President; neither shall any person be eligible to that office who shall not have attained to the age of thirty-five years, and be fourteen years a resident within the United States.

6. In case of the removal of the President from office, or of his death, resignation or inability to discharge the powers and duties of the said office, the same shall devolve on the Vice-President; and the Congress may, by law, provide for the case of removal, death, resignation or inability, both of the President and Vice-President, declaring what officer shall then act as President; and such officer shall act accordingly, until the disability be removed, or a President shall be elected.

7. The President shall, at stated times, receive for his services a compensation, which shall neither be increased nor diminished during the period for which he shall have been elected; and he shall not receive within that period any other emolument from the United States, or any of them.

8. Before he enter on the execution of his office, he shall take the following oath or affirmation:—

“I do solemnly swear (or affirm) that I will faithfully execute the office of President of the United States; and will, to the best of my ability, preserve, protect and defend the Constitution of the United States.”

SECTION II.

The President shall be Commander-in-chief of the army and navy of the United States, and of the militia of the several States, when called into the actual service of the United States. He may require the opinion, in writing, of the principal officer in each of the executive departments, upon any subject relating to the duties of their respective offices; and he shall have power to grant reprieves and pardons for offenses against the United States, except in cases of impeachment.

2. He shall have power, by and with the advice and consent of the Senate, to make treaties, provided two-thirds of the Sena-

tors present concur; and he shall nominate, and, by and with the advice and consent of the Senate, shall appoint ambassadors, other public ministers and consuls, judges of the Supreme Court, and all other officers of the United States whose appointments are not herein otherwise provided for, and which shall be established by law. But the Congress may, by law, vest the appointment of such inferior officers as they think proper, in the President alone, in the courts of law, or in the heads of departments.

3. The President shall have power to fill all vacancies that may happen during the recess of the Senate, by granting commissions which shall expire at the end of their next session.

SECTION III.

1. He shall, from time to time, give to the Congress information of the state of the Union, and recommend to their consideration such measures as he shall judge necessary and expedient. He may, on extraordinary occasions, convene both Houses, or either of them; and in case of disagreement between them, with respect to the time of adjournment, he may adjourn them to such time as he shall think proper. He shall receive ambassadors and other public ministers. He shall take care that the laws be faithfully executed; and shall commission all officers of the United States.

SECTION IV.

1. The President, Vice-President and all civil officers of the United States shall be removed from office on impeachment for, and conviction of, treason, bribery, or other high crimes and misdemeanors.

ARTICLE III.

SECTION I.

1. The judicial power of the United States shall be vested in one Supreme Court and in such inferior courts as Congress may from time to time ordain and establish. The judges both of the Supreme and inferior courts shall hold their offices during good behavior; and shall, at stated times, receive for their services a compensation which shall not be diminished during their continuance of office.

SECTION II.

The judicial power shall extend to all cases in law and equity arising under this Constitution, the laws of the United States, and treaties made, or which shall be made, under their authority; to all cases affecting ambassadors, other public ministers and consuls; to all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall be a party; to controversies between two or more States, between a State and citizens of another State, between citizens of different States, between citizens of the same State, claiming lands under grants of different States, and between a State, or the citizens thereof, and foreign states, citizens or subjects.

2. In all cases affecting ambassadors, other public ministers and consuls, and those in which a State shall be a party, the Supreme Court shall have original jurisdiction. In all the other cases mentioned, the Supreme Court shall have appellate jurisdiction, both as to law and fact, with such exceptions and under such regulations as the Congress shall make.

3. The trial of all crimes, except in cases of impeachment, shall be by jury, and such trial shall be held in the State where the said crime shall have been committed; but when not committed within any State, the trial shall be at such place or places as the Congress may by law have directed.

SECTION III.

1. Treason against the United States shall consist only in levying war against them or in adhering to their enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confession in open court.

2. The Congress shall have power to declare the punishment of treason; but no attainder of treason shall work corruption of blood, or forfeiture, except during the life of the person attained.

ARTICLE IV.

SECTION I.

1. Full faith and credit shall be given in each State to the public acts, records and judicial proceedings of every other

State; and the Congress may, by general laws, prescribe the manner in which such acts, records and proceedings shall be proved, and the effect thereof.

SECTION II.

1. The citizens of each State shall be entitled to all privileges and immunities of citizens in the several States.

2. A person charged in any State with treason, felony, or other crime, who shall flee from justice, and be found in another State, shall, on demand of the executive authority of the State from which he fled, be delivered up to be removed to the State having jurisdiction of the crime.

3. No person held to service or labor in one State under the laws thereof, escaping into another, shall in consequence of any laws or regulation therein, be discharged from such service or labor, but shall be delivered up on claim of the party to whom such service or labor may be due.

SECTION III.

1. New States may be admitted by the Congress into this Union; but no new States shall be formed or erected within the jurisdiction of any other State, nor any State be formed by the junction of two or more States or parts of States, without the consent of the Legislatures of the States concerned, as well as of the Congress.

2. The Congress shall have power to dispose of, and make all needful rules and regulations respecting the territory or other property belonging to the United States; and nothing in this Constitution shall be so construed as to prejudice any claim of the United States, or of any particular State.

SECTION IV.

1. The United States shall guarantee to every State in this Union a republican form of government, and shall protect each of them against invasion; and, on application of the Legislature, or of the executive (when the Legislature cannot be convened), against domestic violence.

ARTICLE V.

1. The Congress, whenever two-thirds of both Houses shall deem it necessary, shall propose amendments to this Constitution;

or, on the application of the Legislature of two-thirds of the several States, shall call a convention for proposing amendments, which, in either case, shall be valid to all intents and purposes as part of this Constitution, when ratified by the Legislature of three-fourths of the several States, or by conventions in three-fourths thereof, as the one or the other mode of ratification may be proposed by the Congress; provided that no amendment which may be made prior to the year one thousand eight hundred and eight, shall in any manner affect the first and fourth clauses in the ninth section of the fifth article; and that no State, without its consent, shall be deprived of its equal suffrage in the Senate.

ARTICLE VI.

1. All debts contracted and engagements entered into before the adoption of this Constitution, shall be as valid against the United States under this Constitution, as under the Confederation.

2. This Constitution, and the laws of the United States which shall be made in pursuance thereof, and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the land; and the judges in every State shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding.

3. The Senators and Representatives before mentioned and the members of the several State Legislatures, and all executive and judicial officers, both of the United States and the several States, shall be bound by oath or affirmation to support this Constitution; but no religious test shall ever be required as a qualification to any office or public trust under the United States.

ARTICLE VII.

1. The ratification of the conventions of nine States shall be sufficient for the establishment of this Constitution between the States so ratifying the same.

Done in convention by the unanimous consent of the States present, the seventeenth day of December, in the year of our Lord, one thousand seven hundred and eighty-seven, and of the Independence of the United States of America, the twelfth.

In witness whereof we have hereunto subscribed our names.

GEORGE WASHINGTON,
President and Deputy from Virginia.

AMENDMENTS.

ARTICLE I.

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

ARTICLE II.

A well regulated militia being necessary to the security of a free State, the right of the people to keep and bear arms shall not be infringed.

ARTICLE III.

No soldier shall, in time of peace, be quartered in any house without the consent of the owner, nor in time of war, but in a manner to be prescribed by law.

ARTICLE IV.

The right of the people to be secure in their persons, houses, papers and effects, against unreasonable searches and seizures, shall not be violated; and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

ARTICLE V.

No person shall be held to answer for a capital or otherwise infamous crime, unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces, or in the militia, when in actual service in time of war or public

danger; nor shall any person be subject for the same offense to be twice put in jeopardy of life or limb. nor shall be compelled, in any criminal case, to be a witness against himself, nor be deprived of life, liberty or property, without due process of law; nor shall private property be taken for public use, without just compensation.

ARTICLE VI.

In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district wherein the crime shall have been committed, which district shall have been previously ascertained by law; and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the assistance of counsel for his defense.

ARTICLE VII.

In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury shall be otherwise re-examined in any court of the United States, than according to the rules of the common law.

ARTICLE VIII.

Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishment inflicted.

ARTICLE IX.

The enumeration in the Constitution of certain rights shall not be construed to deny or disparage others retained by the people.

ARTICLE X.

The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

ARTICLE XI.

The judicial power of the United States shall not be construed to extend to any suit in law or equity commenced or prosecuted against one of the United States by citizens or subjects of any foreign States.

ARTICLE XII.

1. The electors shall meet in their respective States, and vote by ballot for President and Vice-President, one of whom, at least, shall not be an inhabitant of the same State with themselves; they shall name in their ballots the person voted for as President, and in distinct ballots the person voted for as Vice-President; and they shall make distinct lists of all persons voted for as President, and of all persons voted for as Vice-President, and of the number of votes for each, which list they shall sign and certify, and transmit sealed to the seat of the Government of the United States, directed to the President of the Senate; the President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted; the person having the greatest number of votes for President shall be the President, if such number be a majority of the whole number of electors appointed; and if no person have such majority, then from the persons having the highest numbers, not exceeding three, on the list of those voted for as President, the House of Representatives shall choose immediately, by ballot, the President. But, in choosing the President, the vote shall be taken by States, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two-thirds of the States, and a majority of all the States shall be necessary to a choice. And, if the House of Representatives shall not choose a President whenever the right of choice shall devolve upon them, before the fourth day of March next following, then the Vice-President shall act as President, as in the case of the death or other constitutional disability of the President.

2. The person having the greatest number of votes as Vice-President shall be the Vice-President, if such number be a majority of the whole number of electors appointed; and if no person have a majority, then from the two highest numbers on the list the Senate shall choose a Vice-President. A quorum for the purpose shall consist of two-thirds of the whole number of Senators, and a majority of the whole number shall be necessary to a choice.

3. But no person constitutionally ineligible to the office of President shall be eligible to that of Vice-President of the United States.

ARTICLE XIII.

1. Neither slavery nor involuntary servitude, except as a punishment for crime, whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.

2. Congress shall have power to enforce this article by appropriate legislation.

ARTICLE XIV.

SECTION I.

All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States, nor shall any State deprive any person of life, liberty, or property, without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws.

SECTION II.

Representatives shall be appointed among the several States according to their respective numbers, counting the whole number of persons in each State, excluding Indians not taxed. But when the right to vote at any election for the choice of electors for President and Vice-President of the United States, Representatives in Congress, the executive and judicial officers of a State, or the members of the Legislature thereof, is denied to any of the male inhabitants of such State, being twenty-one years of age and citizens of the United States, or in any way abridged, except for participation in rebellion or other crime, the basis of representation therein shall be reduced in the proportion which the number of such male citizens shall bear to the whole number of male citizens twenty-one years of age in such State.

SECTION III.

No person shall be a Senator or Representative in Congress, or elector of President and Vice-President, or hold any office, civil or military, under the United States or under any State, who, having previously taken an oath as a member of Congress, or as an officer of the United States, or as a member of any State Leg-

islature, or as an executive or judicial officer of any State, to support the constitution of the United States, shall have engaged in insurrection or rebellion against the same, or given aid or comfort to the enemies thereof. But Congress may, by a vote of two-thirds of each house, remove such disability.

SECTION IV.

The validity of the public debt of the United States, authorized by law, including debts incurred for payment of pensions and bounties for services in suppressing insurrection or rebellion, shall not be questioned. But neither the United States nor any State shall assume or pay any debt or obligation incurred in aid of insurrection or rebellion against the United States, or any claim for the loss or emancipation of any slave, but all such debts, obligations and claims shall be held illegal and void.

SECTION V.

The Congress shall have power to enforce, by appropriate legislation, the provisions of this article.

ARTICLE XV.

SECTION I.

The right of citizens of the United States to vote shall not be denied or abridged by the United States, or any State, on account of race, color, or any previous condition of servitude.

SECTION II.

The Congress shall have power to enforce this article by appropriate legislation.

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